Health Canada Santé Canada

Canada's Seniors

Statistical snapshots of Canada's seniors

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Canada's Seniors

Statistical snapshots of Canada's seniors

This series groups statistical snapshots covering 52 different aspects of Canada's senior population. During the International Year of Older Persons, a new snapshot was posted every week on Health Canada's Division of Aging and Seniors web site at www.hc-sc.gc.ca/seniors-aines.

The snapshots were created to increase understanding about the Canadian senior population. They relate to various facets of that group: diversity, family and living arrangements, health, work and community, income trends and lifestyle characteristics.

The series was produced in collaboration with Statistics Canada, drawing on the latest data from a wide variety of sources, including the 1996 Census, the National Population Health Survey, the Survey of Volunteer Activities, and the Survey of Consumer Finances.

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Table of content

Week No.	Title
1.	A growing population
2.	Older seniors, fastest-growing group
3.	Many seniors in all provinces
4.	Criminal victimization and fear of crime among Canadian seniors
5.	More women than men
6.	Most live at home
7.	Living with extended families
8.	Many living alone
9.	Educational attainment and literacy levels
10.	A growing language diversity
11.	The international perspective
12.	Living in institutions
13.	Living in institutions - by province
14.	Marital status
15.	Aboriginal population
16.	In cities, towns and elsewhere
17.	Many are homeowners
18.	Still on the job
19.	Decline in employment among men aged 55 to 64
20.	Giving back to the community
21.	Immigrant seniors
22.	Average income rising

Table of content

Week No. Title

23. Gender differences in income
24. The incidence of low income falling
25. Gender differences in low income
26. Low income and family status
27. Income of seniors across the country
28. Low income across the country
29. Old Age Security largest source of income
30. Different seniors, different income sources
31. Where their money goes
32. A very generous group
33. Seniors receiving social support
34. Seniors providing support to family and friends
35. Participation in religious activities
36. Travel in Canada and around the world
37. Life expectancy rising
38. Life expectancy longer for senior women
39. Death rates among seniors down
40. Heart disease and cancer main causes of death
41. Most view health in positive terms
42. Seniors with chronic health conditions
43. Seniors with disabilities
44. Seniors experiencing chronic pain

Table of content

Week No. **Title**

45. Seniors suffering injuries
46. Seniors with Alzheimer's disease
47. Hospitalization of seniors
48. Seniors taking medication
49. Many physically active
50. Watching television
51. Adapting to new technologies
52. Few visible minorities

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No. 1

A Growing Population

Seniors are one of the fastest growing population groups in Canada. In 1998, there were an estimated 3.7 million Canadians aged 65 and over, up almost 60% from 2.4 million in 1981. In fact, the senior population has grown more than twice as fast as the overall population since the early 1980s.

Population aged 65 and over

Year	People aged 65 and over			As a % of the Canadian population
	Men	Women	Total	
	000s			
1921	215.0	205.3	420.2	4.8
1931	294.6	281.5	576.1	5.6
1941	390.9	376.9	767.8	6.7
1951	551.3	535.0	1086.3	7.8
1961	674.1	717.0	1391.1	7.6
1971	790.3	972.0	1762.3	8.0
1981	1017.2	1360.1	2377.3	9.6
1986	1147.6	1589.3	2737.0	10.4
1991	1349.8	1867.4	3217.2	11.4
1996	1515.3	2066.7	3582.0	12.1
1998	1588.5	2147.2	3735.7	12.3
Projections				
2016	2591.2	3302.9	5894.3	15.9
2021	3050.7	3840.6	6891.1	17.8
2026	3558.1	4438.8	7996.9	20.0
2031	3976.5	4960.1	8936.5	21.7
2036	4166.6	5261.0	9427.6	22.4
2041	4244.8	5424.6	9669.6	22.6

Source: Statistics Canada

As a result, more than one out of every 10 Canadians is now a senior. In 1998, 12% of the total population were seniors, up from 10% in 1981 and 8% in 1971; it is also more than twice the figure in 1921, when only 5% of people living in Canada were seniors.

The rapid growth in the size of the senior population is also expected to continue well into the future, particularly when those born during the baby boom years from 1946 to 1965 begin turning 65 early in the second decade of the new century. Statistics Canada has projected, for example, that by 2021 there will be almost 7 million seniors, who will represent 18% of the total population, and that by 2041, there will be almost 10 million seniors, who will make up an estimated 23% of the population.

The senior population in Canada, however, is not a homogeneous group. At least from a broad statistical perspective, people aged 65-74 more closely resemble those in age groups under age 65 than they do those aged 85 and over, while people in the 75-84 age range appear to be in a period of transition. The population aged 85 and over, on the other hand, is the most likely to be characterized by many of the conditions associated with old age. This is particularly significant because the population aged 85 and over is the fastest growing segment of the overall senior population.

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No. 2

Older Seniors Fastest Growing Group

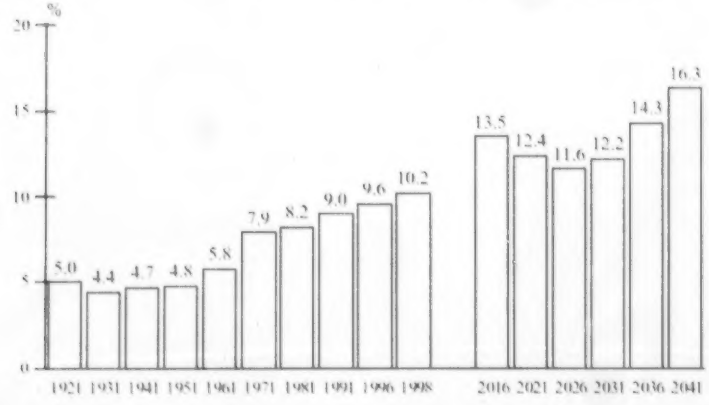
Seniors aged 85 and over represent the fastest growing segment of the senior population. In 1998, there were close to 400,000 Canadians aged 85 and over, up from 140,000 in 1971 and only 21,000 in 1921. In fact, about one in 10 Canadian seniors is now 85 or over, up from one in 20 earlier this century.

As with the overall senior population, the number of people in the oldest age groups is also expected to increase rapidly in the approaching decades. Statistics Canada has projected, for example, that there will be almost 1.6 million Canadians aged 85 and over in 2041, more than four times the current figure. In fact, by the middle of the next century, there will be about as many Canadians aged 85 and over as there were aged 65 and over in the 1960s.

The largest share of those in the 85 and over category are still in their eighties. Still, in 1996, there were more than 85,000 Canadians aged 90-94, almost 13,000 aged 95-99, and more than 3,000 aged 100 and over. As well, women represent a substantial majority of the oldest segments of the population. Indeed, women made up 70% of all people aged 85 and over in 1998, whereas they represented 60% of those aged 75-84 and 54% of the population aged 65-74.

The growth in the size of the population in the oldest age categories is of importance because people in this age range generally have greater needs than younger seniors for such things as social support and health care. In 1996, for example, seniors aged 85 and over made up almost half (46%) of all seniors in health-related institutions, whereas they represented only about 10% of the total senior population.

People aged 85 and over as a percentage of all seniors



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No. 3

Many Seniors in All Provinces

Seniors account for a substantial share of the population in all provinces. In 1998, 15% of people in Saskatchewan and 14% of those in Manitoba were aged 65 and over, while the figure was 13% in British Columbia, Prince Edward Island, Nova Scotia and New Brunswick; 12% in Quebec and Ontario; 11% in Newfoundland; and 10% in Alberta.

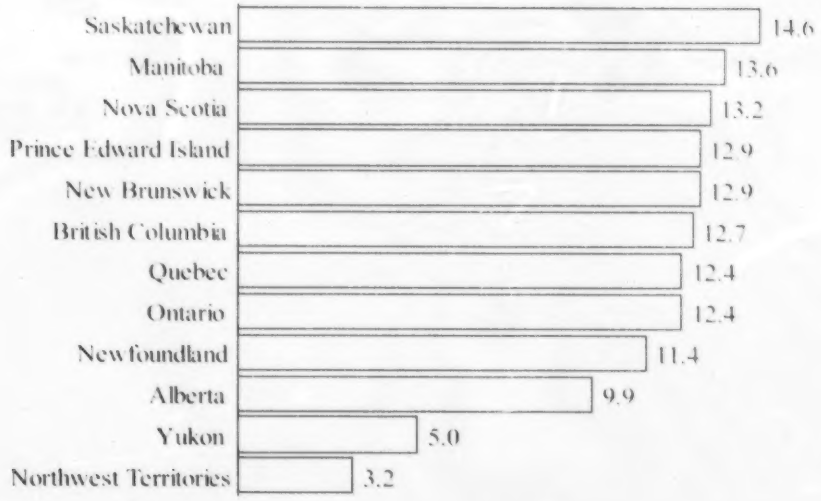
In terms of absolute numbers, however, most seniors in Canada live in one of the four largest provinces. In fact, in 1998, 84% lived in Ontario, Quebec, British Columbia or Alberta.

At the same time, seniors make up somewhat smaller shares of the population in the territories. In 1998, just 5% of residents in the Yukon and only 3% of those in the Northwest Territories were seniors.

While the share of seniors in Alberta is smaller than in other provinces, Alberta is the recipient of the largest net inflow of senior interprovincial immigrants.

In 1997-98, over 2,300 more seniors moved into Alberta than moved out. There was also a net in-flow of around 750 seniors into Ontario, while there were net out-flows of almost 1,800 seniors out of Quebec, 500 out of Saskatchewan, and around 300 out of both British Columbia and Manitoba.

Seniors as a percentage of the population, 1998



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No. 4

Criminal Victimization and Fear of Crime among Canadian Seniors

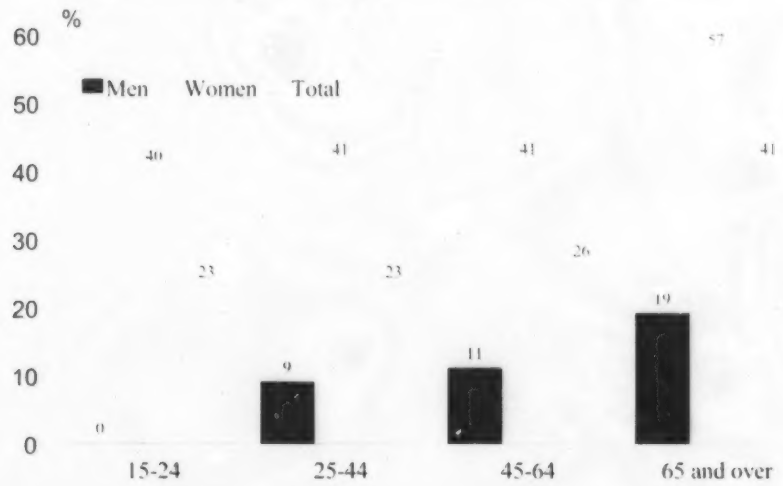
Seniors are generally less likely than people in younger age groups to be the victims of a crime. For example, in 1997, there were 1.5 homicide victims per 100,000 people aged 65 and over, compared with 2.6 among those aged 15-24 and 2.4 among 25-44 year-olds.

While the victimization rates for seniors are lower than those for people in younger age ranges, seniors are more likely than younger people to feel vulnerable when outside their homes. In 1993, 41% of seniors said that they felt somewhat or very unsafe when walking alone in their neighbourhoods after dark, compared with 26% of those aged 45-64 and 23% of those in age groups under age 45.

Among seniors, women are considerably more likely than their male contemporaries to feel unsafe when walking alone in their neighbourhoods after dark. In 1993, 57% of senior women reported feeling unsafe when alone in their neighbourhood streets after dark, compared with only 19% of senior men.

Seniors, on the other hand, are somewhat less concerned than their younger counterparts about being victimized when they are home alone at night. Still, in 1993, almost a quarter (23%) of all seniors were somewhat or very worried when they were home alone at night. Again, senior women were more likely than their male counterparts to be concerned when home alone at night: 27% versus 17%.

Percentage feeling very or somewhat unsafe when walking alone in their neighbourhood after dark, 1993



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No. 5

More Women than Men

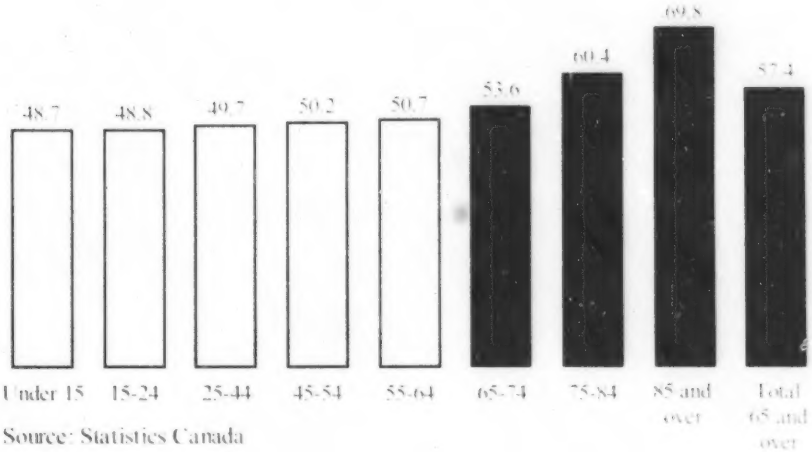
Women constitute a particularly large share of the total senior population in Canada. In 1998, 57% of all people aged 65 and over were female, whereas women made up only 51% of those aged 55-64, and 50% or less of those in age groups below age 55.

The share of the senior population accounted for by women is even higher in older age ranges. Indeed, in 1998, women made up 70% of all persons aged 85 and older and 60% of those aged 75-84, while they made up 54% of people aged 65-74.

The fact that senior women outnumber senior men, however, is a relatively new phenomenon. As recently as the 1950s, there were more senior men than women. During the 1960s and 1970s, though, the number of senior women grew much more rapidly than the number of senior men, in large part because the average life expectancy of women increased much more rapidly than that of men.

Gains in the life expectancy of senior men and women, however, have evened out in recent decades. As a result, the share of the senior population accounted for by women is expected to remain fairly stable throughout most of the first half of the next century. In 2041, for example, women are projected to make up 56% of the senior population, a figure actually slightly below the current level.

Women as a percentage of the population, 1998



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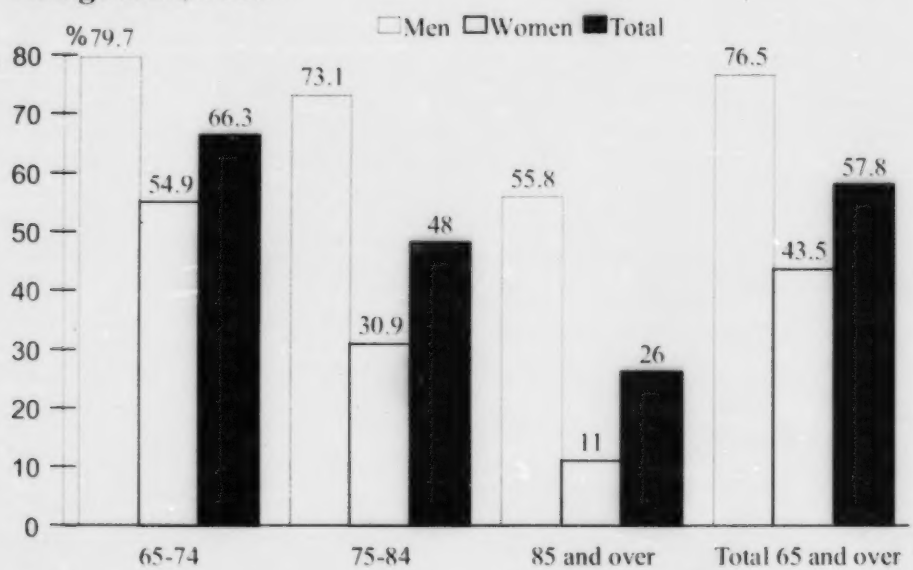
No. 6

Most Live at Home

The vast majority of seniors live at home. In fact, in 1996, 93% of all people aged 65 and over lived in a private household. 58% of them lived with either their spouse or a common-law partner. Another 7% lived with members of their extended family, such as the family of a daughter or a son, while 29% lived alone and 2% lived with non-relatives.

There are, however, substantial differences in the living arrangements of seniors depending on their age and gender. Senior women, for example, who tend to outlive their spouses, are considerably less likely than senior men to be living with a spouse. This is particularly the case for women in older age ranges. Indeed, only 11% of women aged 85 and over, and 31% of those aged 75-84, lived with their spouse in 1996, compared with over 50% of both women aged 65-74 and senior men in all age ranges. In contrast, 58% of women aged 85 and over lived alone, as did 49% of women aged 75-84.

Percentage of seniors living with a partner, by age and gender, 1996



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No. 7

Living in Extended Families

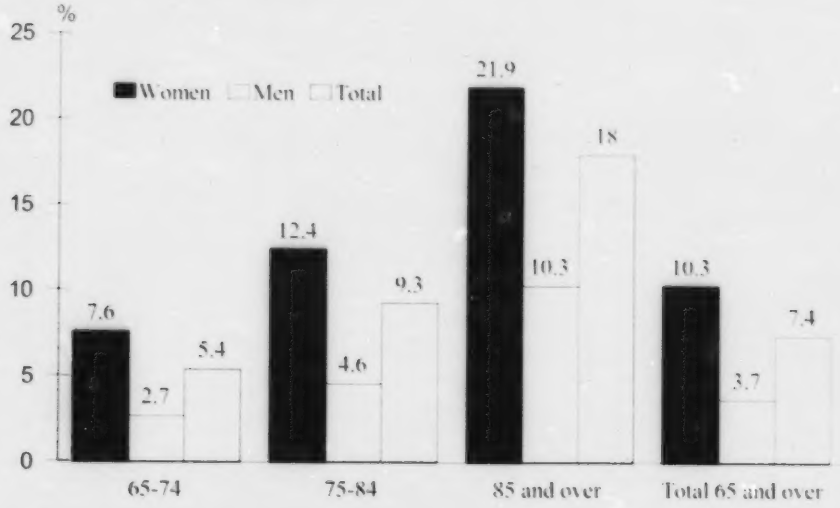
Most Canadian seniors live at home with their spouse, however, a large number live in an extended family, such as the family of a daughter or a son. In 1996, this was the case for almost a quarter of a million seniors (240,000).

The proportion of seniors who live with their extended family, though, has fallen in recent decades. In 1996, 7% of all people aged 65 and over lived in an extended family setting, down from 11% in 1981 and 16% in 1971.

Women in older age ranges, most of whom are widows, are particularly likely to live with their extended family. In 1996, 22% of women aged 85 and over and 12% of women aged 75-84 lived with their extended family. In contrast, the figure was 10% or less among women aged 65-74 and senior men in all age groups.

Seniors in Newfoundland are the most likely to live in an extended family setting; those in Saskatchewan are the least likely. In 1996, 12% of seniors in Newfoundland lived with their extended family, as did 9% of those in each of the other Atlantic provinces, 8% in Quebec and Ontario, 7% in British Columbia, 6% in Alberta, 5% in Manitoba, and just 4% in Saskatchewan.

Percentage of seniors living in extended families, by age and gender, 1996



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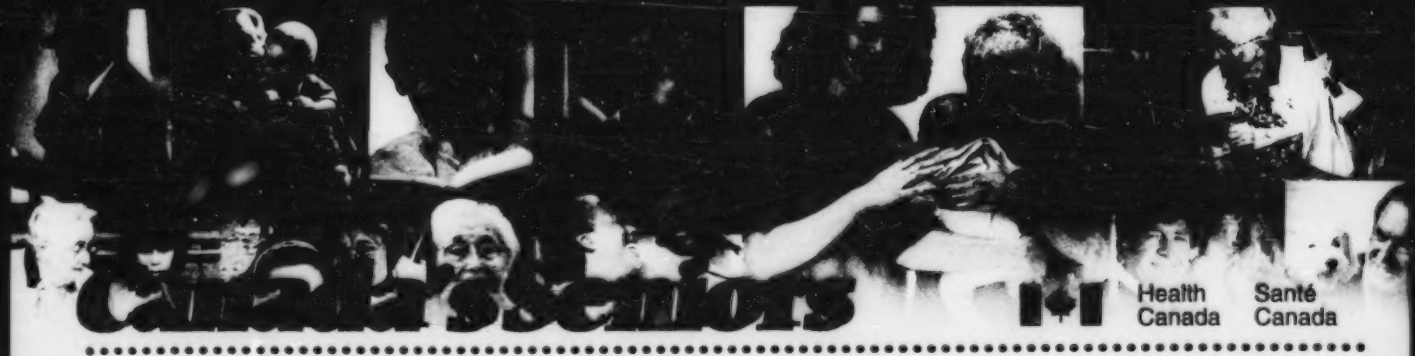

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No. 8

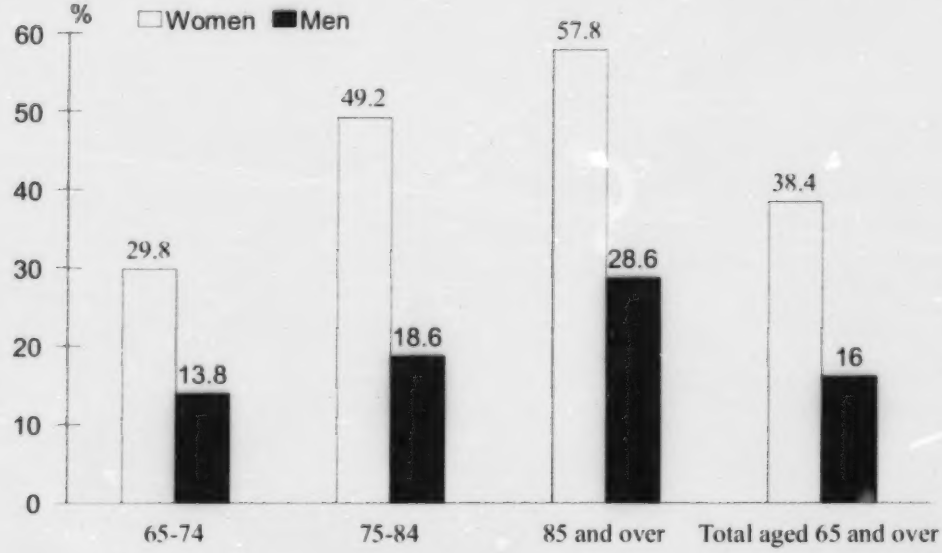
Many Living Alone

A substantial proportion of Canadians aged 65 and over live alone. In 1996, 29% of seniors lived alone, compared with just 8% of people aged 15-64. That year, almost one million (933,000) seniors lived alone. As well, the proportion of seniors living alone is rising. In 1996, 29% of seniors lived by themselves, up from 26% in 1981 and 20% in 1971.

Women in older age ranges are particularly likely to live alone. In fact, in 1996, more than half (58%) of women aged 85 and over and almost half (49%) of those aged 75-84 lived alone; this compared with around 30% or less of women aged 65-74 and senior men of all ages.

Seniors in Manitoba and Saskatchewan are the most likely to live by themselves, while those in Newfoundland are the least likely. In 1996, 34% of seniors in both Manitoba and Saskatchewan lived alone, compared with 30% in Quebec, 29% in British Coiumbia, Alberta, Nova Scotia and Prince Edward Island, 28% in New Brunswick, 27% in Ontario and just 21% in Newfoundland.

Percentage of seniors living in alone, by age and gender, 1996



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No. 9

Educational Attainment and Literacy Levels

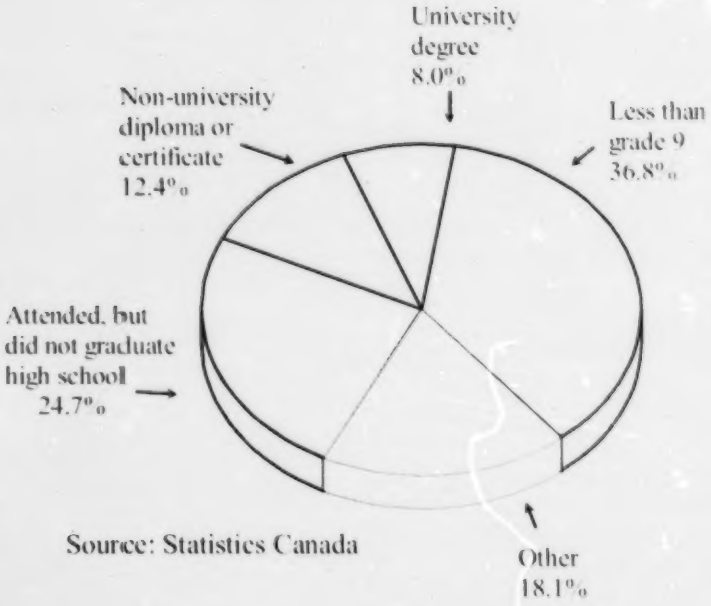
Seniors have, on average, relatively low levels of formal educational training. For example, only 8% of all Canadians aged 65 and over had a university degree in 1996, compared with 17% of people between the ages of 25 and 64. Seniors were also less likely than their younger counterparts to have a certificate or diploma from a non-university post-secondary institution.

In fact, the majority of today's seniors, over six out of ten, never completed high school. Of these, 25% had attended, but had not graduated from high school, while 37% had less than a Grade 9 education.

Partly as a result of their relative lack of formal educational experience, many seniors have difficulty reading written material. Indeed, 53% were only able to perform simple reading tasks, such as locating one piece of information in a text, in an international literacy survey conducted in 1994.

A substantial number of Canadian seniors, however, are currently back in school. In 1996, almost 20,000 were enrolled in some kind of formal educational program. Of these, about a quarter were registered as full-time students, with the remainder enrolled on a part-time basis.

Educational attainment of seniors, 1996


University degree 8.0%
Non-university diploma or certificate 12.4%
Less than grade 9 36.8%
Attended, but did not graduate high school 24.7%
Other 18.1%

Source: Statistics Canada

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No. 10

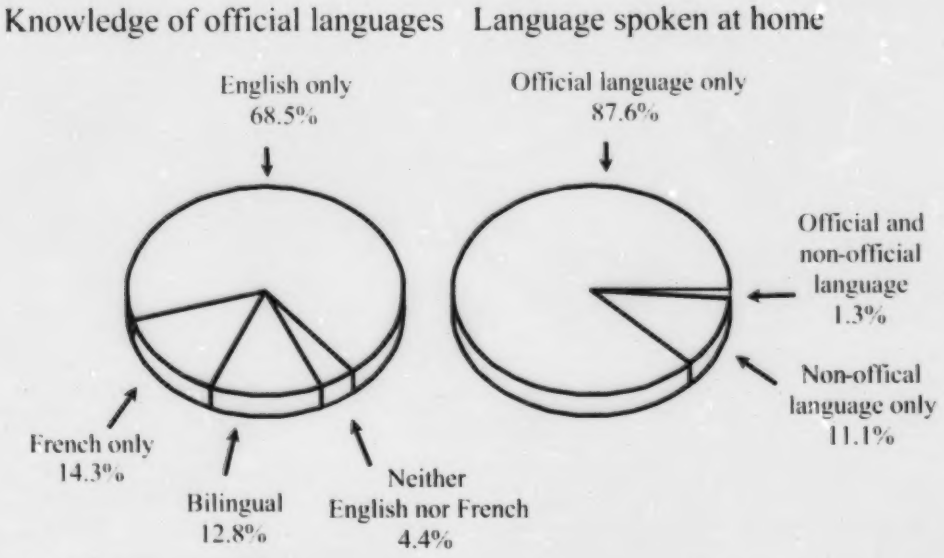
A Growing Language Diversity

The vast majority of Canadian seniors can speak at least one official language. Seniors, however, are less likely than younger people to speak either English or French. In 1996, 4% of all people aged 65 and over could not speak either official language, as opposed to only 1% of those aged 15-64. This difference reflects, in part, the fact that many seniors are immigrants.

Seniors are also somewhat more likely than younger people to speak a language other than one of the official languages in their home. In 1996, 11% of seniors, versus 9% of those aged 15-64, spoke only a language other than English or French in their home. Another 1% of seniors, about the same figure as for those aged 15-64, spoke both a non-official language and at least one official language in their home.

As well, the share of seniors speaking a non-official language in their home has risen in recent decades. In 1981, for example, that was the case for 7% of seniors, compared with 11% today.

Language characteristics of Canadian seniors, 1996



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No. 11

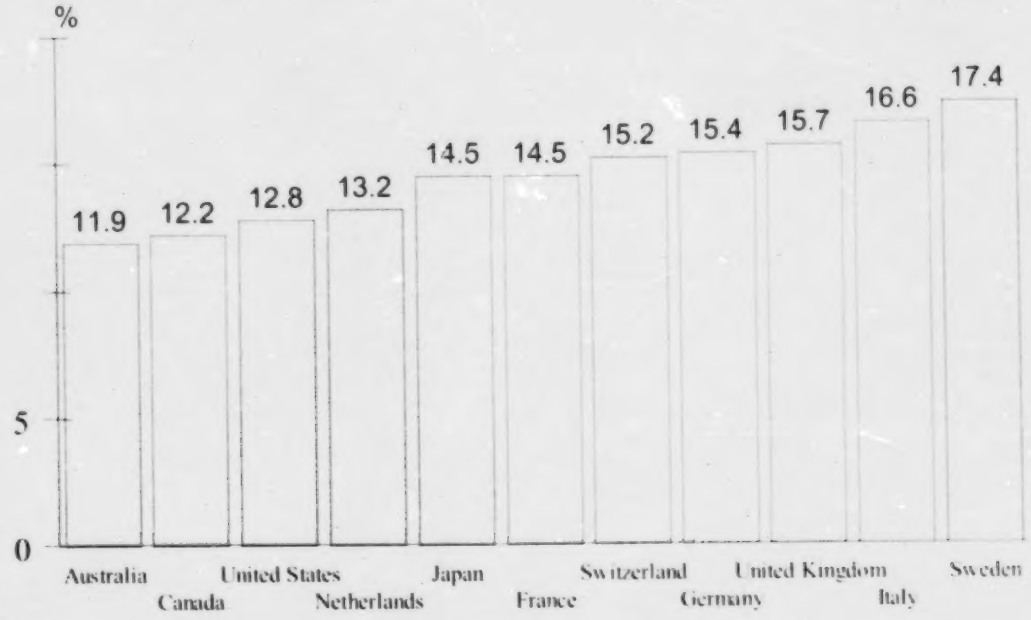
The International Perspective

While the Canadian population has aged rapidly in the past several decades, the senior population in Canada is still relatively small compared with that in other major industrialized countries. In 1996, for example, 12% of all Canadians were aged 65 and over, compared with 13% in the United States and the Netherlands; 15% in Germany, France, Japan, and Switzerland; 16% in the United Kingdom; and 17% in Sweden and Italy.

This situation will change in the next several decades, however, because the number of Canadians nearing the age of 65 is larger than in these other countries.

Indeed, while seniors currently represent a smaller share of the Canadian population than in the United States, seniors are projected to make up 18% of the Canadian population by 2021, compared with only 16% of Americans.

Seniors as a percentage of the population in Canada and other selected countries, 1996



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No. 12

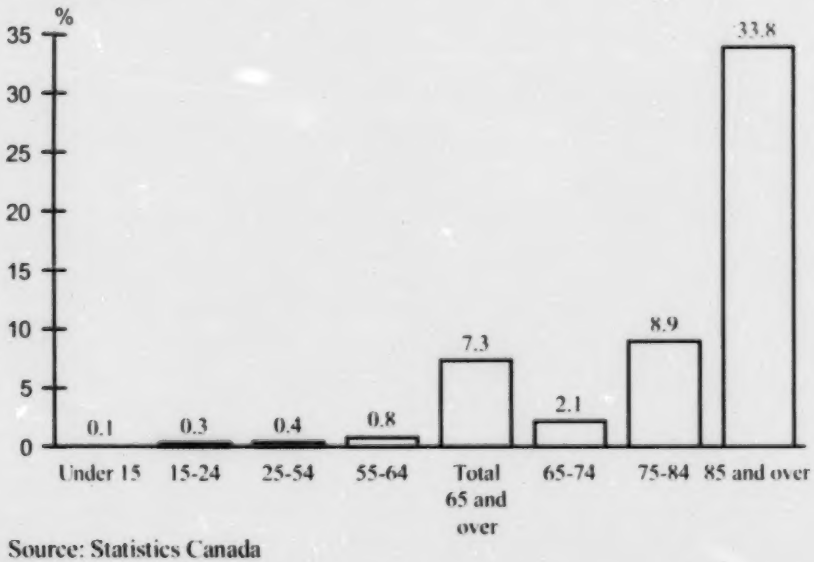
Living in Institutions

Most Canadian seniors live in a private household. In 1996, however, 7% of all seniors in Canada (254,000 people aged 65 and over) lived in an institution. Although this percentage has fallen from 10% in 1971, seniors currently make up almost three-quarters (74%) of all people living in an institution.

In 1996, 85% of all institutionalized seniors lived in special care homes for the elderly and chronically ill, while smaller numbers resided in hospitals or religious institutions or other types of institutions.

Seniors in the older age ranges, especially older women, are the most likely to live in an institution. In 1996, 38% of all women aged 85 and over lived in an institution, compared with 24% of their male counterparts. At the same time, 10% of women aged 75-84, versus 7% of men in this age group were in an institution. In contrast, about 2% of both women and men aged 65-74 were in an institution that year.

Percentage of the population living in an institution, by age, 1996



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No. 13

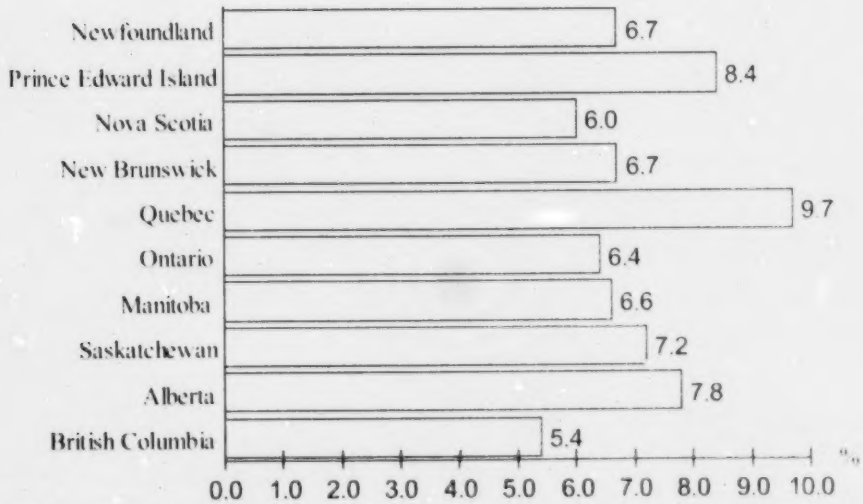
Living in Institutions - In All Provinces

There is some variation in the proportion of seniors in different provinces in institutional care, however, no more than one in 10 seniors resides in an institution in any province. Seniors in British Columbia, just 5% of whom were in an institution in 1996, are the least likely to live in an institution, while those in Quebec, at 10% that year, are the most likely to be in an institution. In the remaining provinces, the figure ranged from 6% in both Ontario and Nova Scotia to 8% in each of Prince Edward Island and Alberta.

The comparatively large percentage of Quebec seniors living in an institution reflects, in part, the fact that many seniors in that province reside in a religious institution. In 1996, 15% of all institutionalized seniors in Quebec lived in this type of facility, whereas the figure in the other provinces ranged from 7% in Prince Edward Island to less than 1% in British Columbia.

In all provinces, however, the large majority of institutionalized seniors reside in special care homes for the elderly. Indeed, in 1996, around 90% of institutionalized seniors in all provinces outside Quebec were in this type of facility, while the figure was 75% in Quebec.

Percentage of seniors living in an institution, by province, 1996



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No. 14

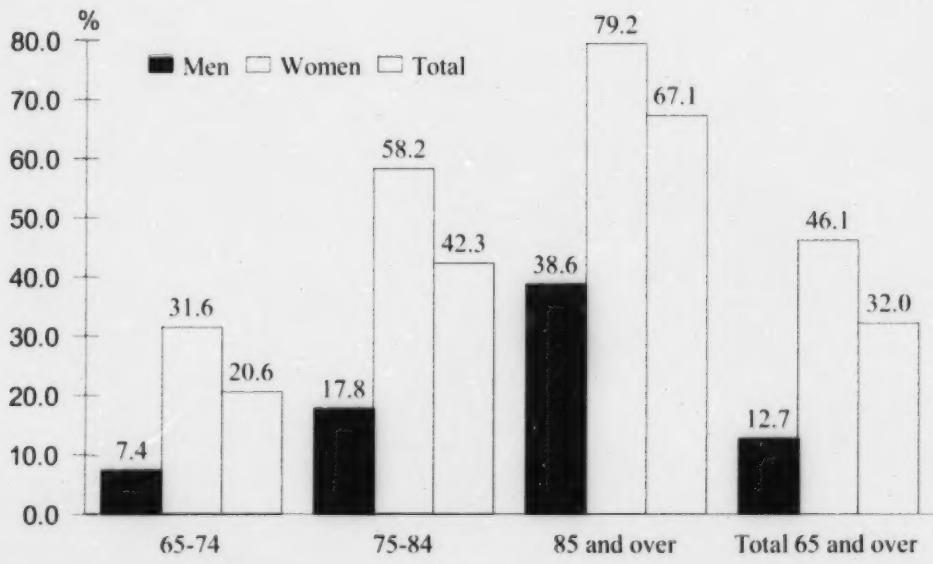
Marital Status

The majority of seniors in Canada are married. As of 1996, it was the case for 56% of all people aged 65 and over. At the same time, though, almost a third of seniors - 32% in 1996 - were widowed, 7% had never married, and 6% were either separated or divorced.

There are, however, great differences in the marital status of seniors depending on their age and gender. Older women are far less likely to be married and far more likely to be widowed. In fact, in 1996, almost 80% of women aged 85 and over were widowed, while only 10% were married. Similarly, 58% of women aged 75-84 were widowed, while 30% were married.

The likelihood of senior men being married also decreases with age, although unlike their female counterparts, the majority of senior men in all age ranges are married.

Percentage of seniors who are widowed, by age and gender, 1996



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Health Canada Santé Canada

No. 15

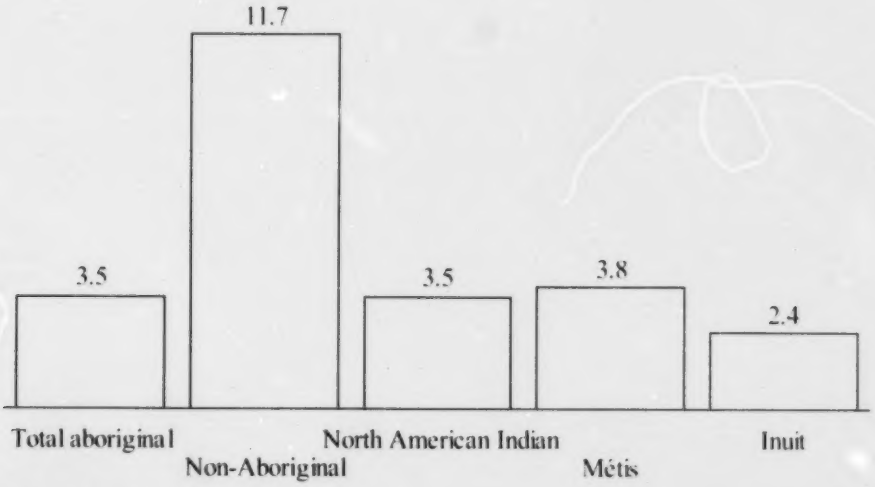
Aboriginal Population

Seniors currently make up a relatively small proportion of the Aboriginal population in Canada. In 1996, just 4% of people who reported they were North American Indian, Métis, or Inuit were aged 65 and over, compared with 12% of general population.

As with the overall senior population, however, the number of Aboriginal seniors is expected to grow rapidly in the next several decades. The Royal Commission on Aboriginal Peoples estimated, for example, that the number of Aboriginal seniors will almost triple between 1996 and 2016, such that by 2016, 7% of all Aboriginal persons will be seniors.

Seniors are the most likely Aboriginal group to know and use an Aboriginal language. In 1996, 54% of Aboriginal seniors knew how to speak an Aboriginal language, almost twice the figure for Aboriginal people under age 65. Similarly, 35% of Aboriginal seniors spoke an Aboriginal language at home, compared with 14% of their counterparts under age 65.

Seniors as a percentage of the Aboriginal identity population, 1996



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No. 16

In cities, towns and elsewhere

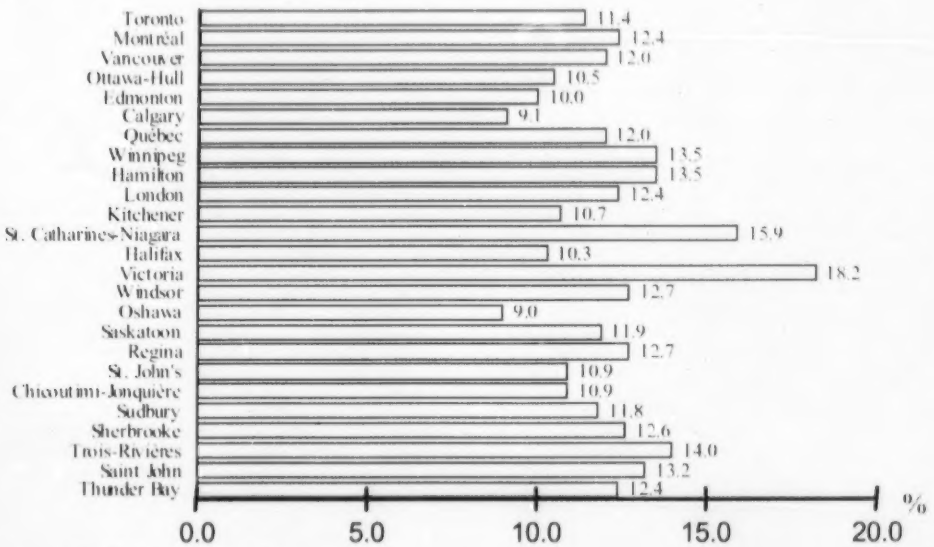
The large majority - 76% in 1996 - of Canadian seniors live in an area classified as urban. Seniors, however, are more likely than younger people to live in a rural area: 24% versus 21%. Seniors are also more likely to reside in smaller urban areas.

Victoria, B.C. is Canada's Senior Capital as it has a higher concentration of seniors than any other major urban area. In 1998, 18% of all residents of Victoria were seniors, while the next highest figures were 16% in St. Catharines-Niagara and 14% in Winnipeg, Hamilton, and Trois-Rivières.

At the other end of the scale, seniors made up only 10% of people in Edmonton and Halifax and 9% of those in Calgary and Oshawa.

Seniors also made up 12% of residents of both Vancouver and Montreal in 1997, as well as 11% of those in Toronto. That year, 31% of all seniors in Canada lived in one of the three largest urban areas.

Seniors as a percentage of the population in census metropolitan areas, 1998



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No. 17

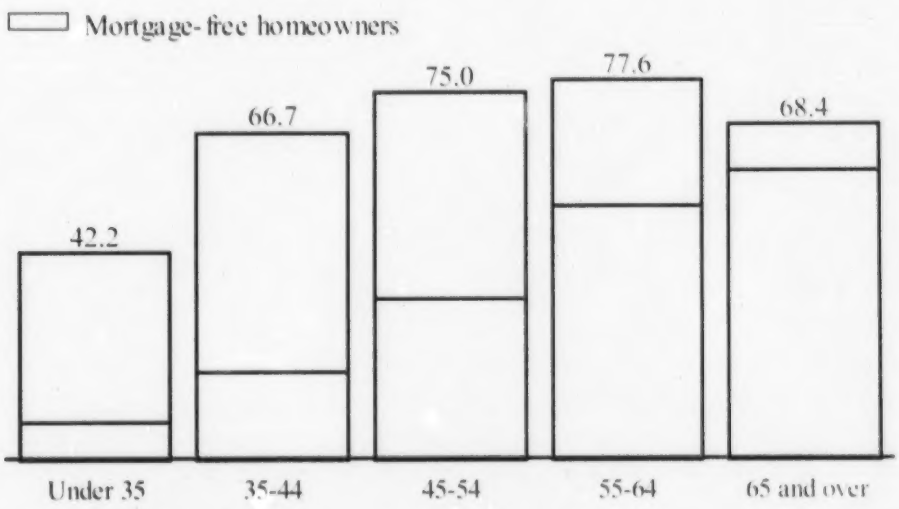
Many Are Homeowners

A substantial majority of seniors own their homes. In 1997, 68% of all households headed by a senior were homeowners, less than figures for households headed by people aged either 55-64 or 45-54, but higher than that for households headed by those under age 35. As well, the proportion of senior households owning their homes has increased somewhat in the past decade, rising from 64% in 1988.

In addition, the large majority of senior homeowners have paid off their mortgage. In 1997, 86% had paid off their mortgage. Indeed, senior households are, by far, the most likely group to be mortgage-free homeowners.

Among seniors, those living in a family are more likely to be homeowners than those who live alone. In 1997, 84% of families headed by a senior lived in an owner-occupied dwelling, versus 50% of unattached seniors. Of unattached seniors, 54% of men and 48% of women owned their home.

Percentage of households owning their homes, by age of head, 1997



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No. 18

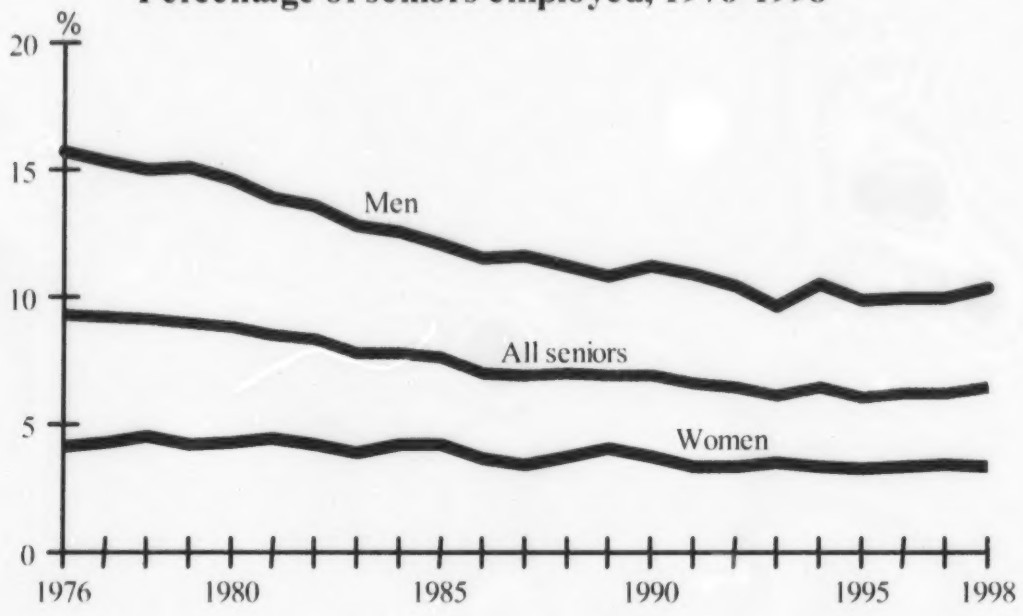
Still on the job

The majority of seniors are retired, however, a small proportion still participate in the paid workforce. In 1998, 6% of all people aged 65 and over were employed, down from 9% in 1976.

Senior men are considerably more likely than senior women to still be working outside the home. In 1998, 10% of senior men were part of the paid work force, compared with 3% of senior women.

Many employed seniors work part-time. In 1998, 41% were employed on a part-time basis. As well, more than half of employed seniors (63% in 1998) were either self-employed or unpaid family workers. And, while seniors make up only about 2% of the overall workforce in Canada, they made up 10% of those employed in agriculture and 14% of those employed in religious professions in 1998.

Percentage of seniors employed, 1976-1998



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Canada

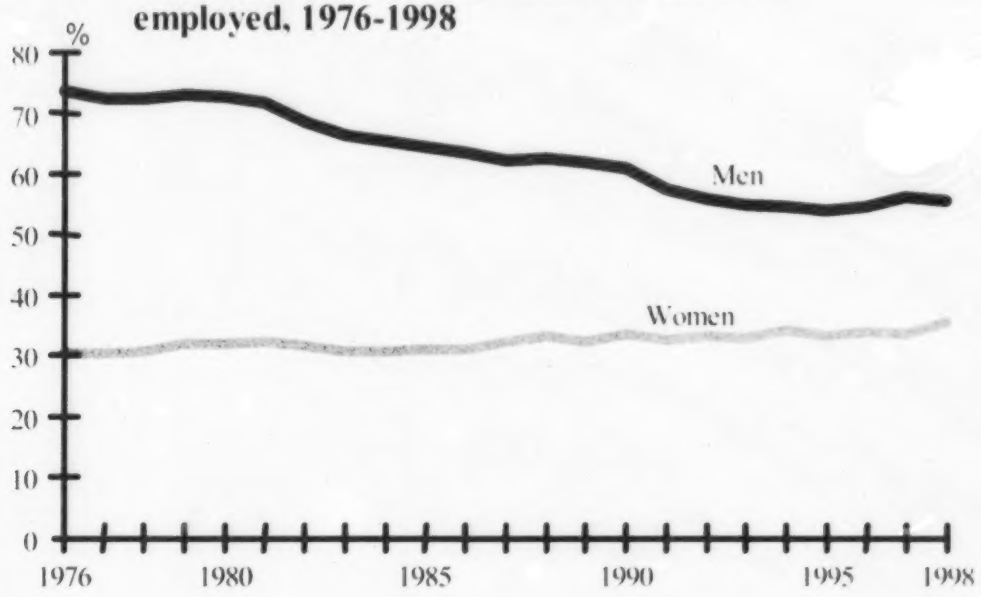
No. 19

Decline in employment among men aged 55 to 64

One of the most dramatic labour force trends in Canada in the last several decades has been the decline in the workforce participation of men aged 55-64. Between 1976 and 1995, the proportion of these men with jobs fell from 74% to 54%. The share of men aged 55-64 with jobs, however, has rebounded somewhat in the past couple of years, rising from 54% in 1995 to 56% in 1998.

In contrast to their male counterparts, the share of women aged 55-64 participating in the paid workforce has risen since the mid-1970s. In 1998, 36% of these women were part of the paid workforce, up from 30% in 1976. Women in this age range, however, are still considerably less likely than their male counterparts to be employed outside the home.

Percentage of men and women aged 55-64 employed, 1976-1998



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No. 20

Giving back to the community

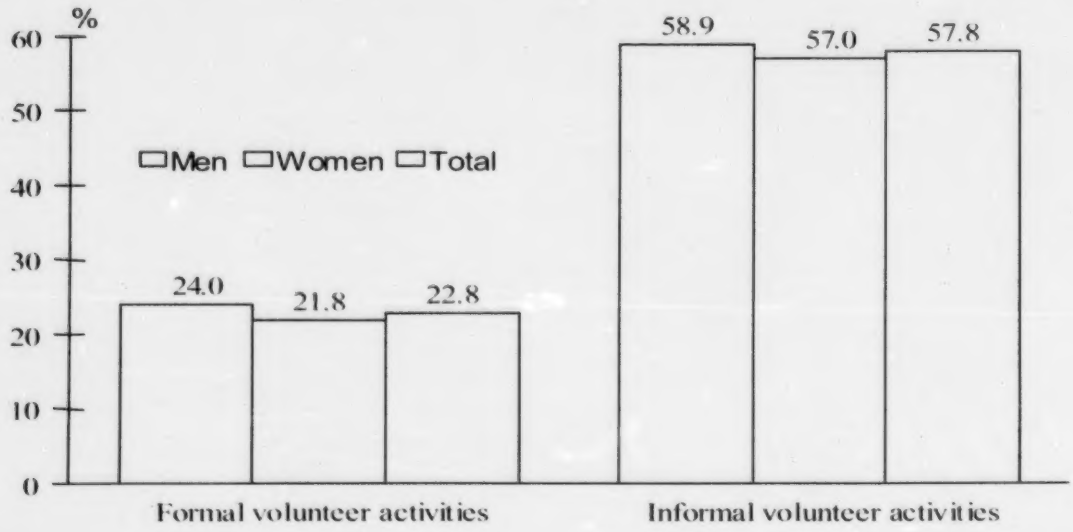
Many Canadian seniors stay active in their communities by participating in formal volunteer activities. In 1997, 800,000 Canadians aged 65 and over, 23% of the total senior population, participated in a range of volunteer activities.

In fact, seniors volunteers spend considerably more time on these activities than people in other age groups. In 1997, for example, senior volunteers averaged 3.9 hours per week on their volunteer activities, compared with 3.1 hours for volunteers aged 45-64 and 2.7 hours for those aged 25-44.

As well, the majority of seniors - 58% in 1997 - participate in informal volunteer activities outside their homes.

Many seniors also contribute to volunteer activities by making financial donations. In 1997, 80% of all seniors made at least one such contribution. Indeed, the average charitable contribution of seniors was the largest of any age group.

Percentage of seniors participating in formal and informal volunteer activities, 1997



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Canada's Seniors

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No. 21

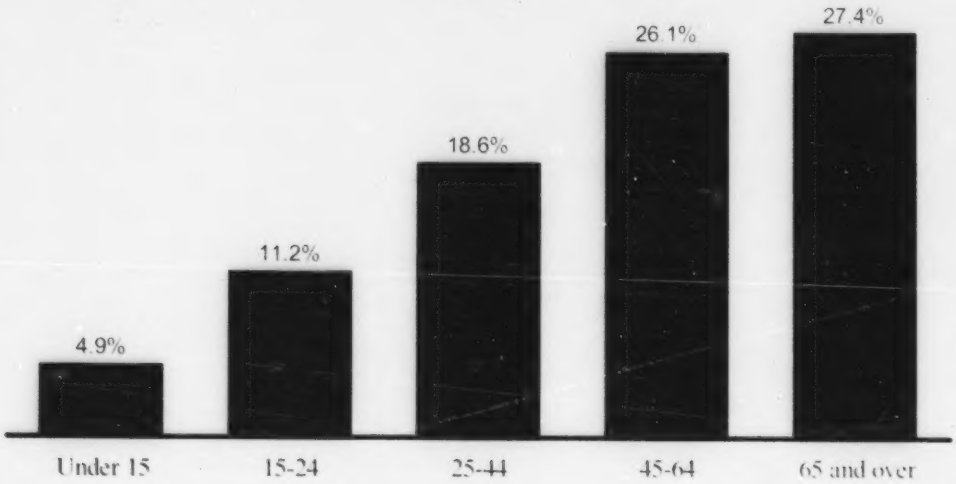
Immigrant Seniors

A relatively large proportion of seniors in Canada are immigrants. In fact, 27% of the population aged 65 and over in 1996 were immigrants, whereas immigrants made up only 17% of the total population that year.

Most immigrant seniors currently living in Canada have been in the country for a relatively long period: 61% arrived before 1961 and 24% came in the 1960s and 1970s, while only 15% arrived between 1981 and 1996. Indeed, seniors make up only a small share of immigrants currently arriving in Canada each year. In 1997, just under 6,000 seniors, 3% of all those who arrived in Canada that year, immigrated to Canada.

Most senior immigrants, 88% in 1996, have become Canadian citizens. They are also less likely than seniors born in Canada to live alone (24% versus 31%), while they are almost twice as likely to live with members of their extended family (11% versus 6%).

Immigrants as a percentage of the population living in Canada in 1996, by age



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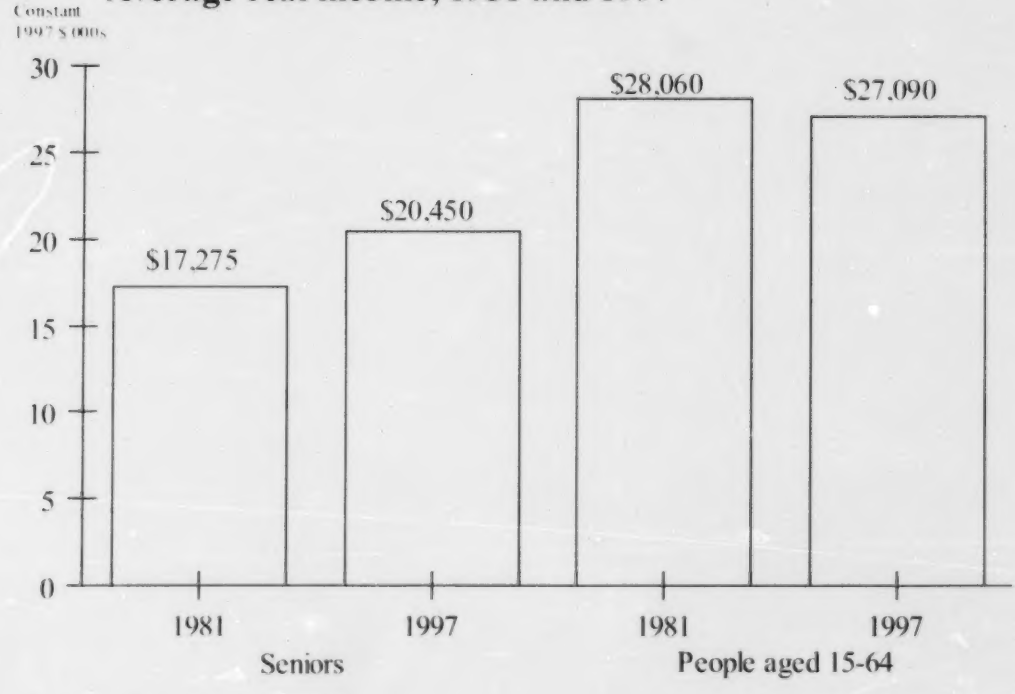
No. 22

Average incomes rising

The incomes of Canadian seniors have risen faster than those of people under age 65 in the past two decades. Between 1981 and 1997, for example, the average income of seniors rose 18%, once the effects of inflation have been accounted for. In contrast, the average income of people aged 15-64 declined 3% in the same period.

Seniors, however, still have lower incomes, on average, than people in most age groups under age 65. In 1997, seniors had an average income of just over $20,000, compared with well over $30,000 among those aged 35-54 and over $26,000 among those in the 25-34 and 55-64 age ranges. Seniors, though, do have a higher average income than 15-24-year-olds, who averaged just over $10,000 per person that year.

Average real income, 1981 and 1997



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Canada

No. 23

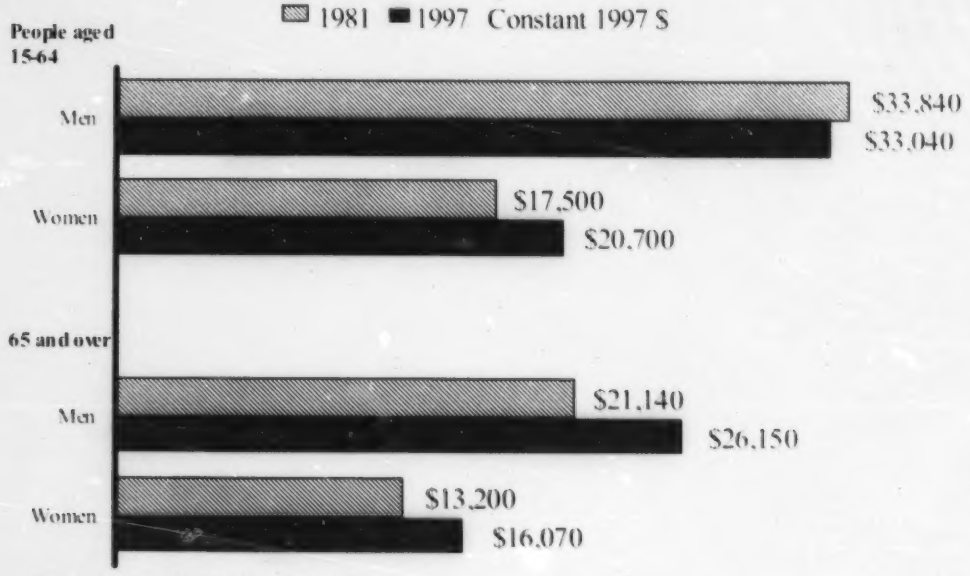
Gender differences in income

As in other age groups, senior men have higher incomes than their female counterparts. In 1997, senior men had an average income of $26,150, $10,000 more than the figure for women in this age range, who had an average income of $16,070.

The incomes of both senior women and men, however, have risen since the early 1980s. Between 1981 and 1997, the average annual income of senior men rose 24%, once the effects of inflation have been accounted for, while the figure for senior women was up 22% in the same period.

Most of the difference in incomes of senior men and women is accounted for by those who are married. In 1997, married senior men had an average income of $27,000, almost twice the figure for senior married women ($13,800). In contrast, the average income unattached senior men was only 31% greater than that of unattached senior women: $23,500 versus $18,000.

Average income of individuals, 1981 and 1997



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Canada

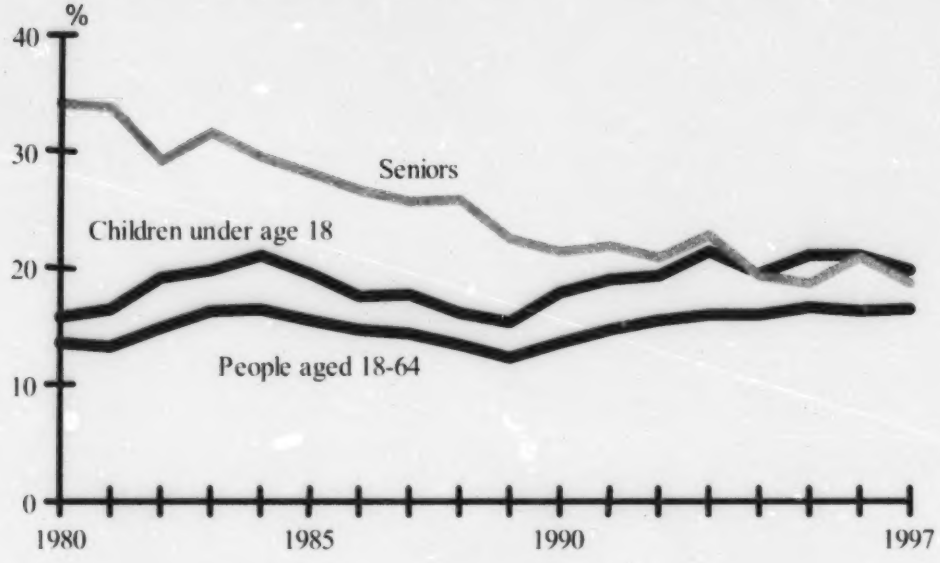
No. 24

The incidence of low income falling

About one in five seniors in Canada lives in a low-income situation. In 1997, 662,000 Canadian seniors, 19% of the total population aged 65 and over, had incomes below Statistics Canada's Low Income Cut-offs. The proportion of seniors with low incomes, however, has fallen sharply over the past decade and a half, dropping from 34% in 1980.

While the incidence of low income among seniors has fallen since the early 1980s, it has risen among both adults between the ages of 18 and 64 and children under age 18. As a result, seniors were a little less likely than children under age 18 to live in a low-income situation in 1997, although they were still somewhat more likely than adults under age 64 to have low incomes: 19% versus 16%. Both situations, however, contrast sharply with those in the early 1980s, when seniors were more than twice as likely as children and other adults to live in a low-income situation.

Percentage of the population with low income, 1980-1997



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No. 25

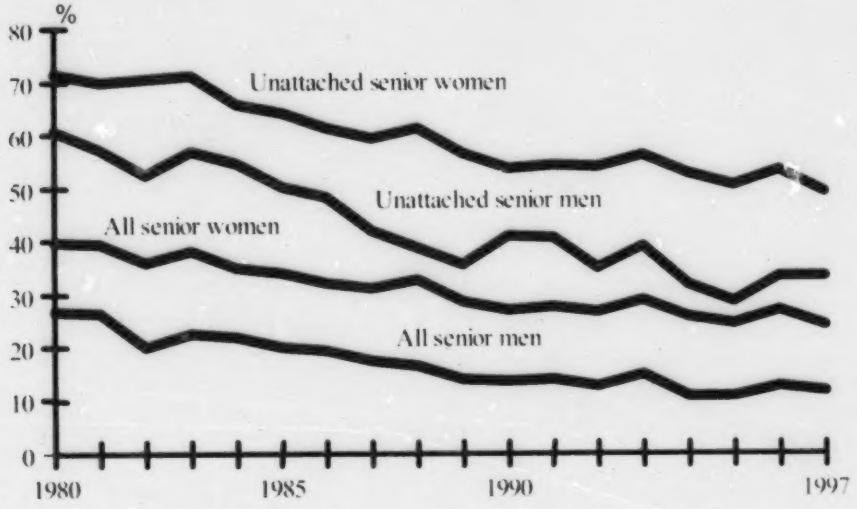
Gender differences in low income

Seniors women are considerably more likely than senior men to have low incomes. In 1997, 24% of all women aged 65 and over lived in a low-income situation, compared with 12% of their male counterparts.

The incidence of low income, however, has fallen sharply among both senior women and men in the past decade and a half. Between 1980 and 1997, for example, the share of senior women with low incomes fell from 40% to 24%, while the figure for men dropped from 27% to 12%. In fact, senior men currently are less likely than men under the age of 65 to have low incomes, while the opposite is the case for senior women.

There is a particularly wide gap in the likelihood of unattached senior women and men having low incomes. In 1997, about half of these women (49%) lived in a low-income situation, compared with 33% of unattached senior men. The incidence of low income among both unattached senior women and men, however, has dropped sharply since the early 1980s. Among women, the figure fell from 72% to 49% between 1980 and 1997, while among men it dropped from 61% to 33%.

Percentage of senior men and women with low income, 1980-1997



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No. 26

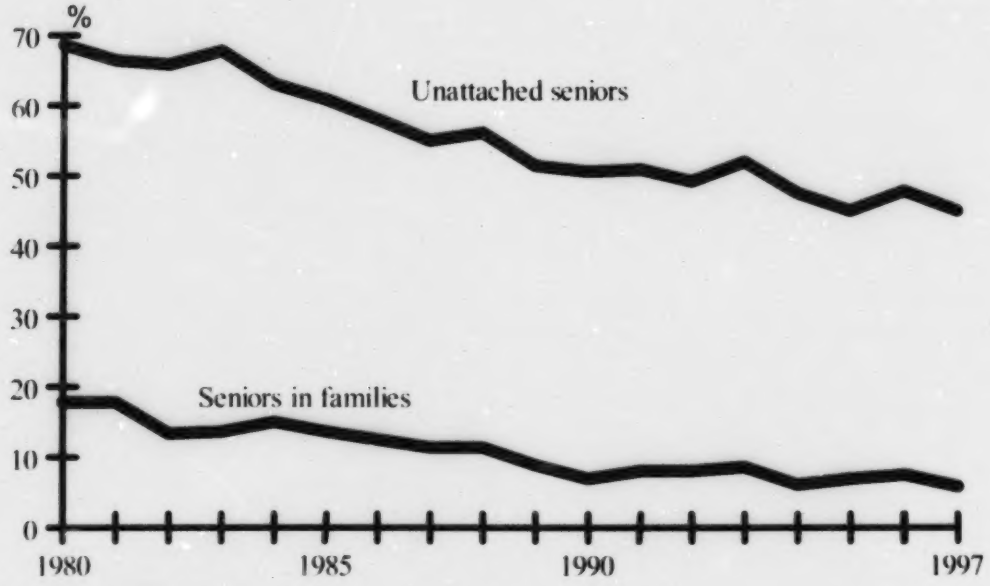
Low income and family status

There is considerable variation in the incidence of low income among seniors depending on their family status. Unattached seniors are far more likely than those that live in families to have low incomes. In 1997, 45% of all unattached individuals aged 65 and over were considered to have low incomes, compared with only 7% of seniors who lived with their family.

The share of unattached seniors with low incomes has fallen sharply since the early 1980s. Indeed, while less than half of these seniors had low incomes in 1997, the figure had been over two-thirds in 1980 (69%.)

The proportion of senior families with low income has also fallen in this period, dropping from 19% in 1980 to just 7% in 1997. In fact, senior families are currently less likely to have low incomes than families with head under age 65.

Percentage of seniors with low income, by family status, 1980-1997



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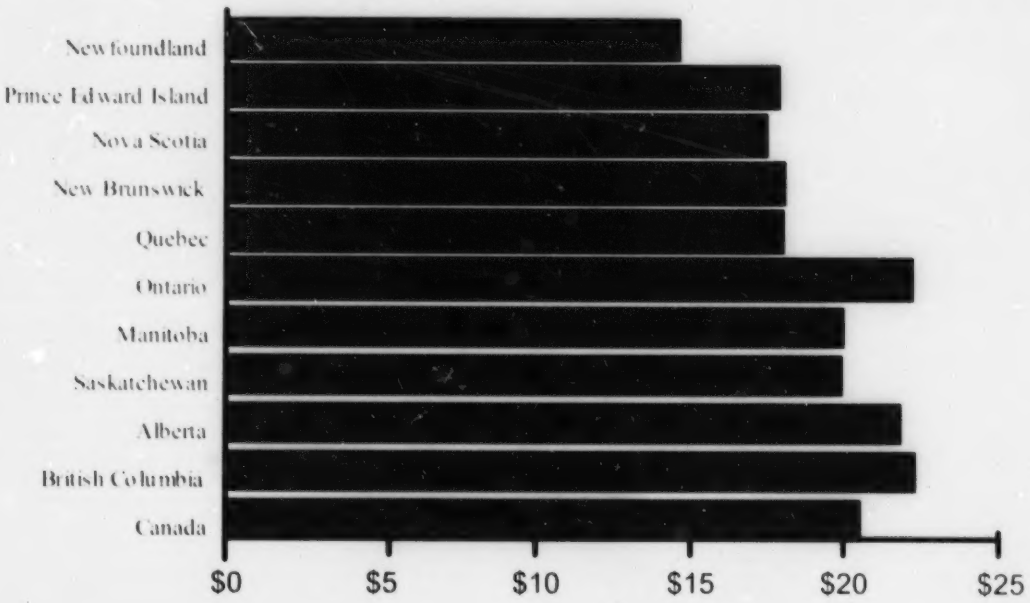
No. 27

Income of seniors across the country

Seniors in Ontario and the western provinces have higher incomes, on average, than those in Quebec and the Atlantic provinces. In 1997, seniors in both Ontario and British Columbia had average incomes of just over $22,000, while the figures were just under $22,000 in Alberta and almost $20,000 in Saskatchewan and Manitoba. In contrast, seniors in Quebec had an average income of $17,900 that year, while in the Atlantic Provinces the figures ranged from $18,000 in New Brunswick to less than $15,000 in Newfoundland.

There was a corresponding pattern in the incomes of families headed by seniors. In 1997, the average income of families with head aged 65 and over ranged from a high of $47,400 in Ontario to less than $30,000 in Newfoundland. At the same time, the figure among unattached seniors ranged from $22,800 in British Columbia to $15,900 in Newfoundland.

Average income of seniors, by province, 1997



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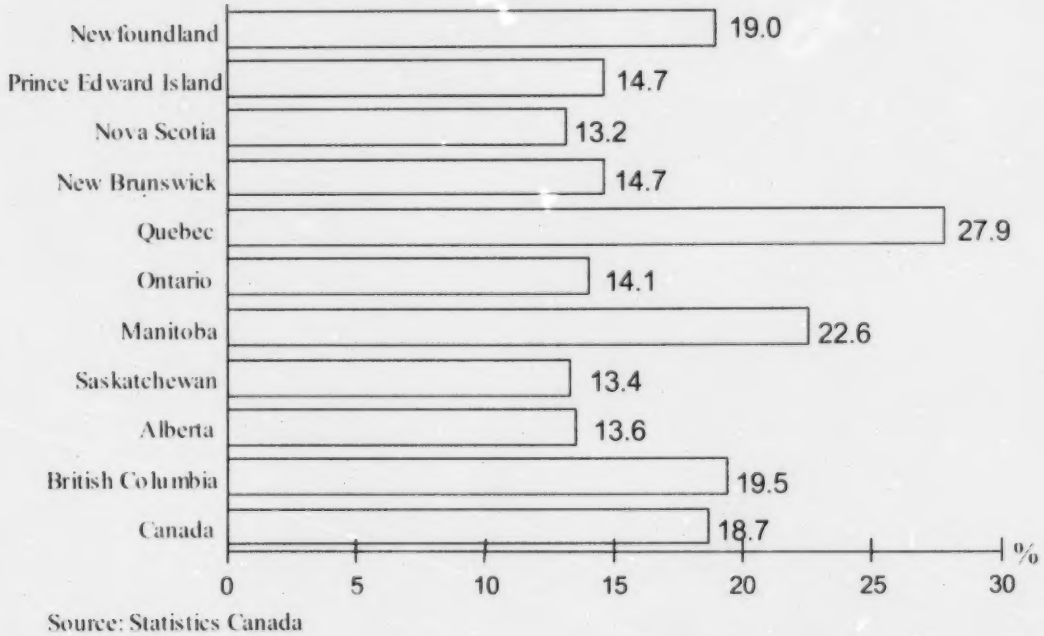
No. 28

Low income across the country

There is considerable variation in the proportion of seniors with low incomes in different provinces. In 1997, the percentage of seniors with low income ranged from 28% in Quebec to 13% in Nova Scotia and Saskatchewan. In the remaining provinces, the figures were 14% in Alberta and Ontario, 15% in Prince Edward Island and New Brunswick, 19% in Newfoundland, 20% in British Columbia, and 23% in Manitoba.

There was similar variation in the shares of senior women and men with low incomes across the country. In 1997, the percentage of senior women with low incomes ranged from 16% in Nova Scotia to 35% in Quebec, while the figures for men varied from a low of just 6% in Saskatchewan to a high of 19% in Quebec. In all provinces, however, senior women were considerably more likely than their male counterparts to have low incomes.

Percentage of seniors with low income, by province, 1997



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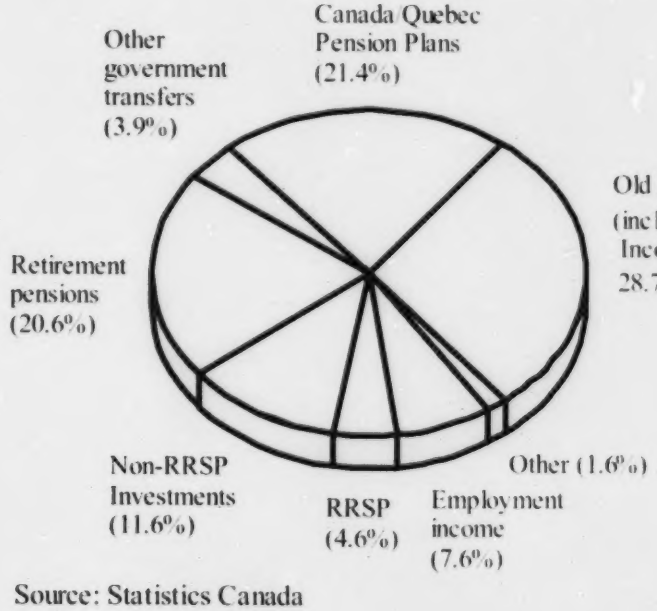
No. 29

Old Age Security largest source of income

The largest share of the income of seniors comes from the Old Age Security (OAS) program, including Guaranteed Income Supplements. In 1997, 29% of all the income of seniors came from this program, while 21% came in the form of Canada and Quebec Pension Plan (C/QPP) benefits, another 21% came from private retirement pensions, 16% came from investments, including income from RRSPs, and 8% was income from employment.

Most of the gains in the overall average incomes of seniors, however, have come from work-related pensions. Between 1981 and 1997, for example, the proportion of the income of seniors coming from C/QPP more than doubled, rising from 10% to 21%, while the share coming from private employment pensions rose from 12% to 21%. In contrast, the share of income of seniors coming from the OAS program fell from 34% to 29% in the same period.

Income of seniors, by source, 1997



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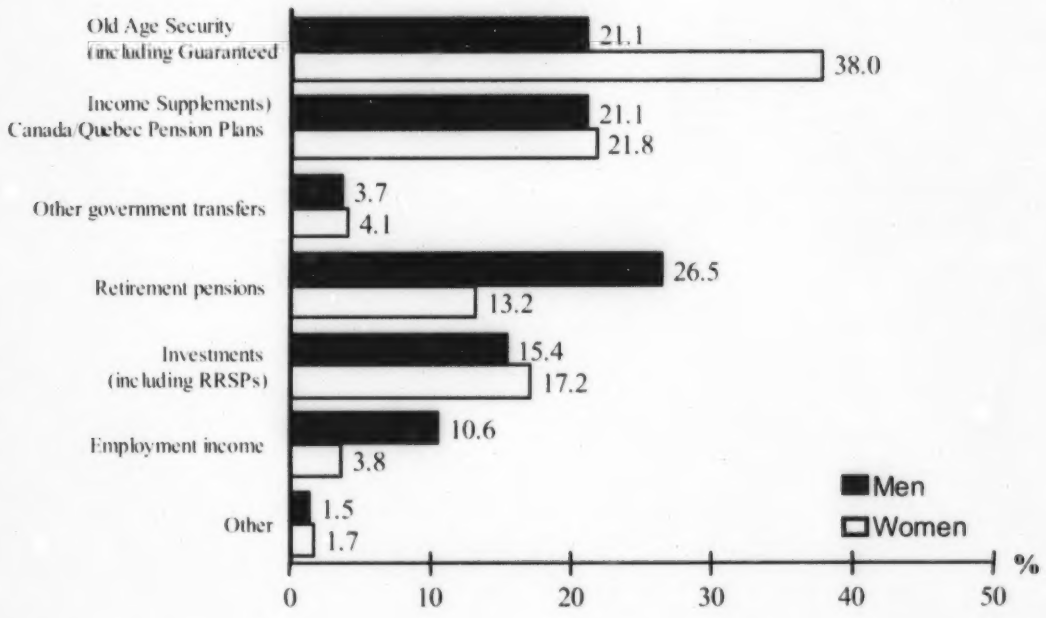
No. 30

Different seniors, different income sources

There is considerable variation in the sources of income of senior men and women. Old Age Security benefits, for example, made up 38% of all income of senior women in 1997, compared with 21% of that of their male counterparts. In contrast, private employment-related retirement pensions provided senior men with about twice the share of the income of senior women that year: 27% versus 13%.

At the same time, Canada/Quebec Pension Plan benefits accounted for about the same shares of the incomes of senior men and women. In 1997, 21% of all income of senior men and 22% of that of senior women came from this source. In terms of actual dollars, however, senior men received, on average, over $2,000 more per year in C/QPP benefits than senior women that year.

Sources of income of senior men and women, 1997



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No. 31

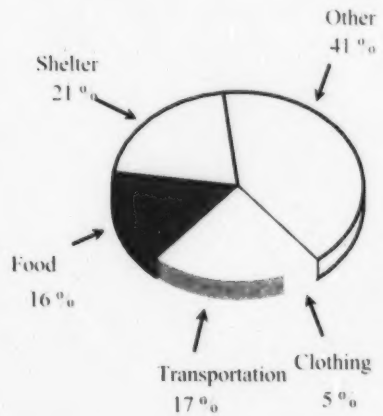
Where their money goes

As with the rest of the population, seniors devote a large share of their overall spending to basics such as food, shelter, clothing, and transportation. In 1997, for example, 59% of all after tax expenditures by families headed by someone aged 65 and over went into these areas, about the same figure (61%) as families with head under age 65. That year, 21% of all senior family expenditures went to shelter costs, while 16% was spent on food, 17% went to transportation costs and 5% to clothing. The majority of the expenditures of unattached seniors

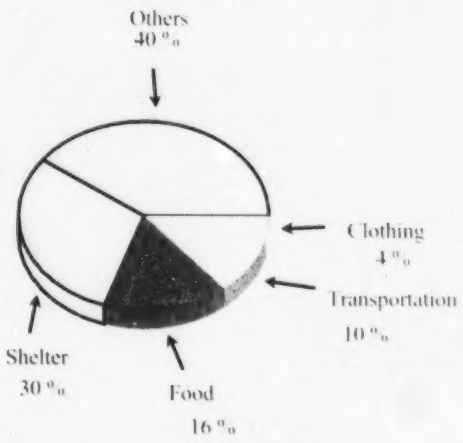
At the same time, both senior families and unattached seniors devoted around 10% of their total after tax spending on recreation-related activities including reading, tobacco and alcohol, and lotteries in 1997, while household operation and furnishing accounted for another 9%, and health and personal care for 6-7%.

Distribution of after-tax expenditures of seniors, 1997

Families headed by someone Aged 65 and over



Unattached Seniors



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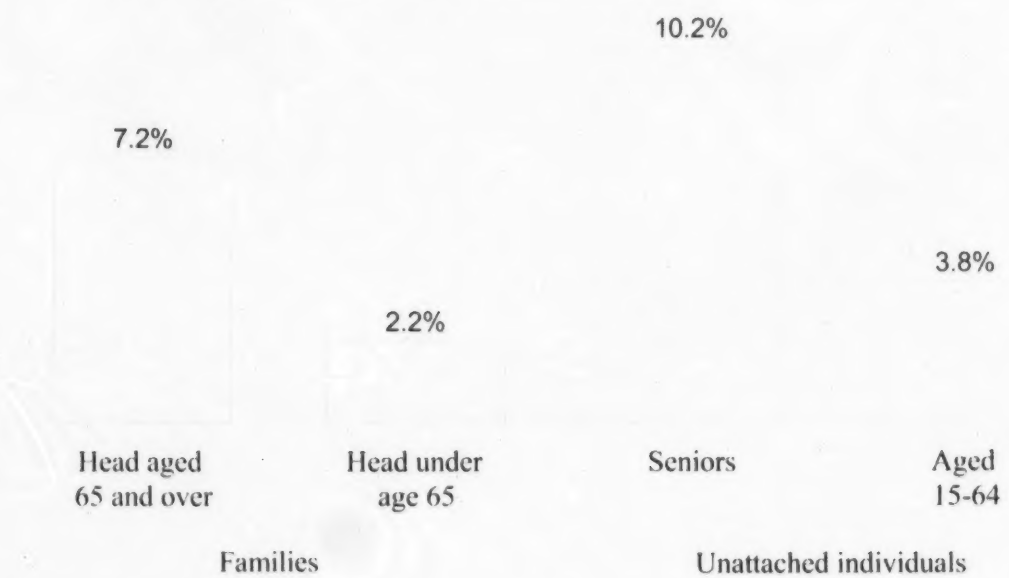
No. 32

A very generous group

Gifts and contributions make up a relatively large share of the overall spending of seniors. In 1997, gifts and contributions represented 7% of the total after-tax spending of families headed by seniors and 10% of that of unattached individuals aged 65 and over. These figures were both roughly three times those of their non-elderly counterparts. Indeed, this category was the only one in which the actual dollars expended by both senior families and unattached seniors exceeded figures for people in younger age groups.

The same pattern appears when looking at just contributions to formal charities. In 1997, 80% of all seniors made at least one charitable donation. While this was about the same figure as for age groups under age 65, seniors made larger contributions, on average, than their younger counterparts. That year, seniors donated an average of $328 to charity, compared with figures of $313 among those aged 55-64 and less than $300 among age groups under age 55.

Percentage of after-tax expenditures devoted to gifts and contributions, 1997



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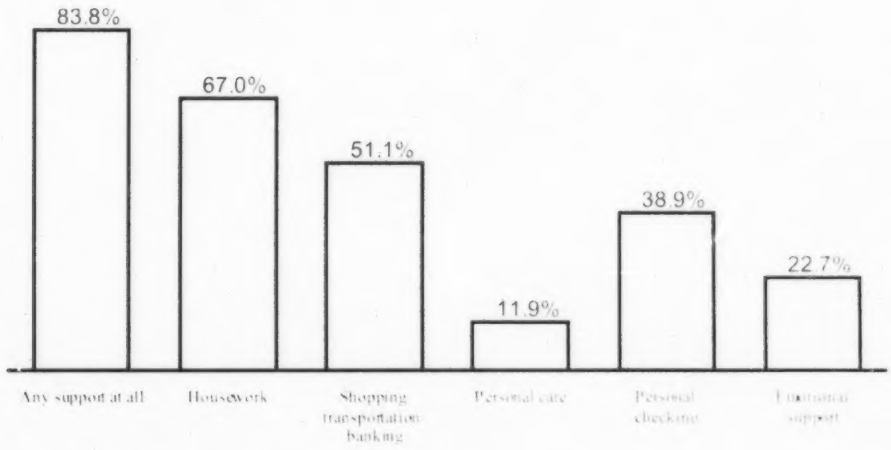
No. 33

Seniors receiving social support

Most Canadian seniors are able to look after themselves and their homes, however, the majority still get some help with household work and other personal chores. In 1996, 84% of all people aged 65 and over received some kind of assistance of this nature. That year, 67% received help with housework or household maintenance activities; 51% had help with transportation, grocery shopping, banking and bill-paying; 39% had someone check up on them via the telephone; 23% received some kind of emotional support; and 12% got help with personal care, including help received because of a long-term health condition or physical limitation.

Most seniors who get help receive it from family members or friends, however, a number also receive support from a home care service. In 1997, 10% of all people aged 65 and over received some assistance from such an organization. Those in older age ranges, especially women, were the most likely to receive such help. That year, 39% of women aged 85 and over, and 24% of their male counterparts, got assistance from one of these services.

Percentage of seniors receiving assistance with personal or household chores, 1996



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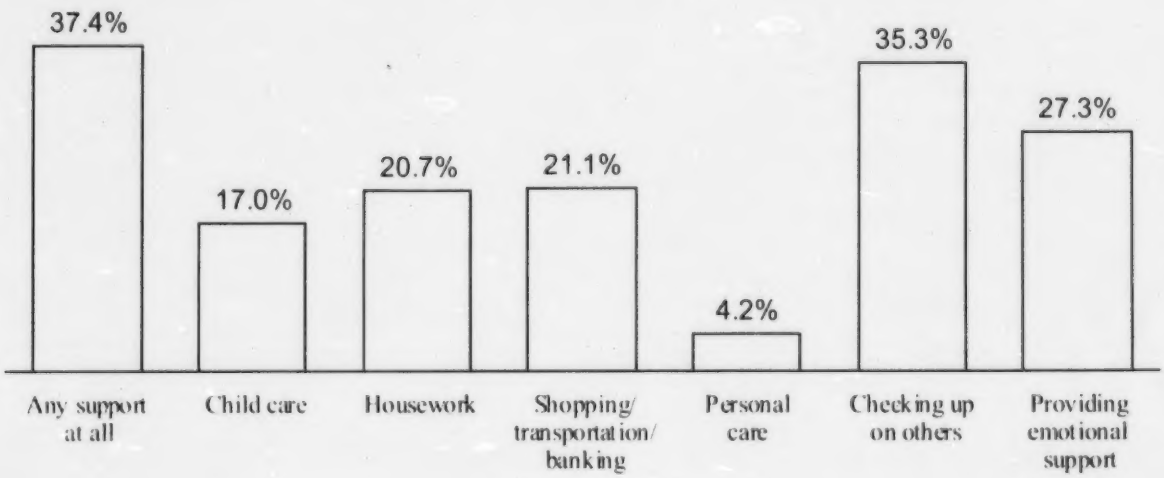
No. 34

Seniors providing support to family and friends

While many seniors receive assistance with personal and household chores, many also provide support to their family and friends. In 1996, 37% of all seniors provided some sort of household or personal assistance to others. That year, 17% helped out with child care; 21% did housework or household maintenance; another 21% helped with shopping, transportation or financial activities; 27% provided emotional support; and 35% checked up on others by visiting or telephoning.

Indeed, many seniors spend considerable time on these types of activities. For example, in 1996, 4% of seniors spent 5-14 hours per week on child care activities, while another 3% devoted an average of 15 hours or more per week to child care. Similarly, 7% of seniors spent at least 5 hours per week helping other seniors, a figure split evenly between those who spent 5-14 hours per week on such activities and those who averaged 15 hours or more per week.

Percentage of seniors providing assistance with personal or household chores, 1996



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Canada

No. 35

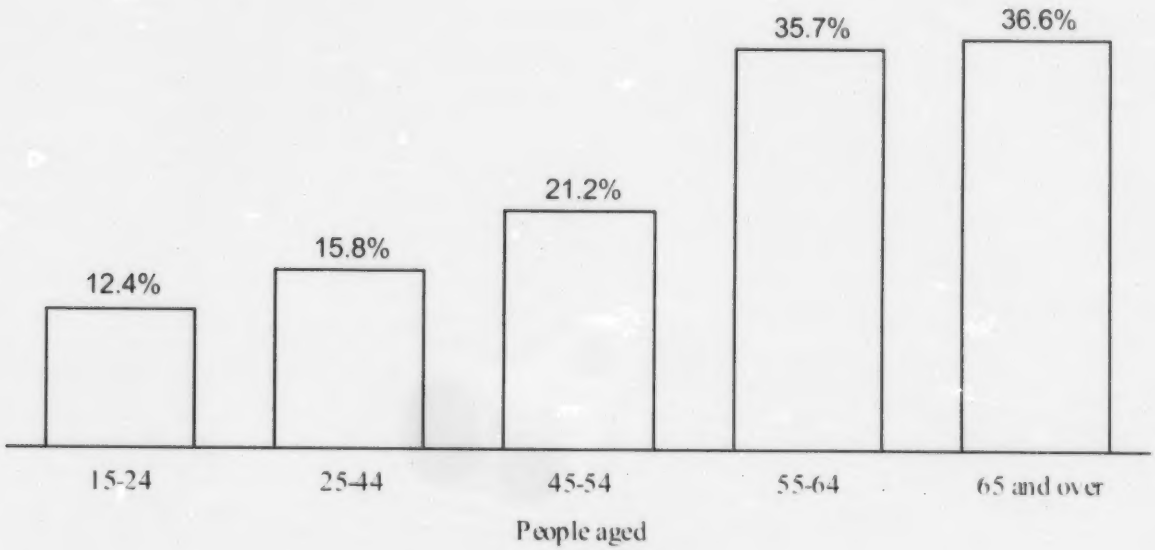
Participation in religious activities

Seniors are very involved in religious activities in Canada. Firstly, seniors are generally the age group most likely to attend religious functions on a regular basis. In 1996, 37% of seniors attended church or other religious functions at least once a week, about the same figure as for those aged 55-64 (36%), but well above figures for people aged 45-54 (21%), 25-44 (16%), and 15-24 (12%).

Secondly, seniors make up a relatively large share of those currently involved in religious professions. Indeed, seniors represented 14% of those employed in religious professions in Canada in 1998, whereas they made up less than 2% of the overall paid workforce that year.

Seniors are also the most likely age group to make a financial contribution to their church, synagogue or other place of worship. In 1997, 40% of all seniors made such a donation.

Percentage of people attending religious activities at least once a week, 1996



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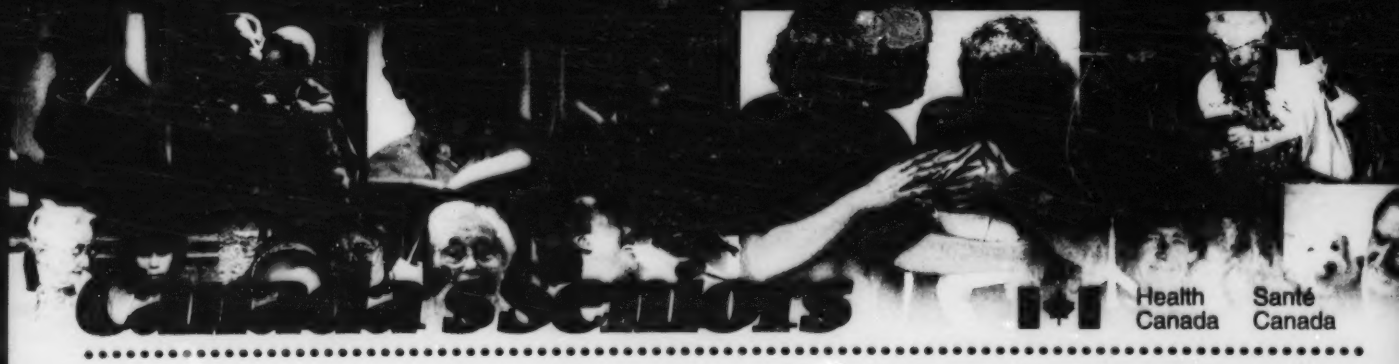


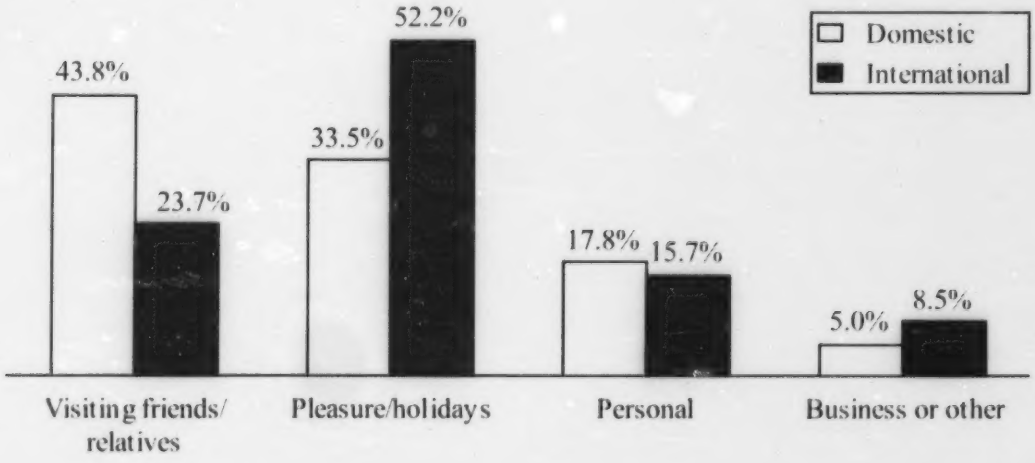
No. 36

Travel in Canada and around the world

Seniors are travelling within Canada somewhat more often than they did in the past. In 1997, seniors made an average of just under 3 trips per person within Canada. While this was down slightly from the early 1990s, it was almost a full trip more per person, on average, than in the early 1980s. At the same time, seniors made an average of 0.7 international trips per person in 1997.

Almost all travel undertaken by seniors is for personal reasons. For example, 95% of all domestic trips made by seniors in 1997 were for personal reasons. That year, 44% of these trips involved visiting friends or relatives, 34% were for pleasure, and 18% were for other personal activities. Similarly, personal reasons accounted for 92% of all international trips made by seniors in 1997, with 52% of these trips being holidays or vacations, 24% were to visit family or friends, and 16% were for other personal reasons.

Distribution of domestic and international trips taken by seniors, by reason for travel, 1997



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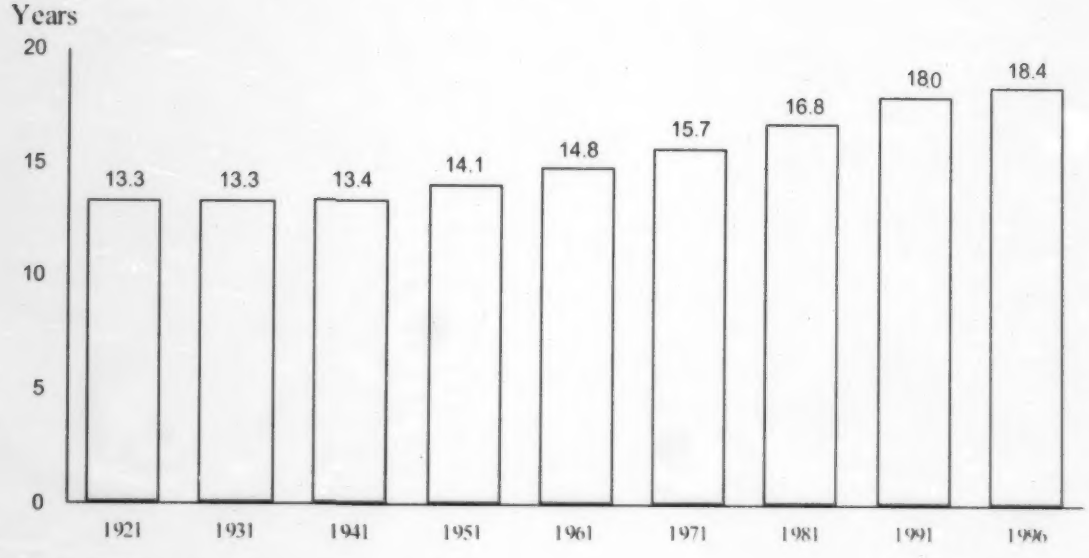
No. 37

Life expectancy rising

The remaining life expectancy of Canadian seniors has risen substantially over the course of this century. As of 1996, a 65-year-old person had an estimated remaining life expectancy of 18.4 years, roughly a half a year more than in 1991, three years more than in 1971, and five years more than in 1921.

The remaining life expectancy of seniors, of course, declines with age. Still, someone aged 90 in 1996 could expect to live close to 5 more years, on average, while the figure was 6.6 years for someone in their 85th year, and almost 9 years for someone aged 80. As well, these figures were all higher than they had been at the beginning of the 1990s, with the largest gains occurring among younger seniors.

Life expectancy at age 65, 1921-1996



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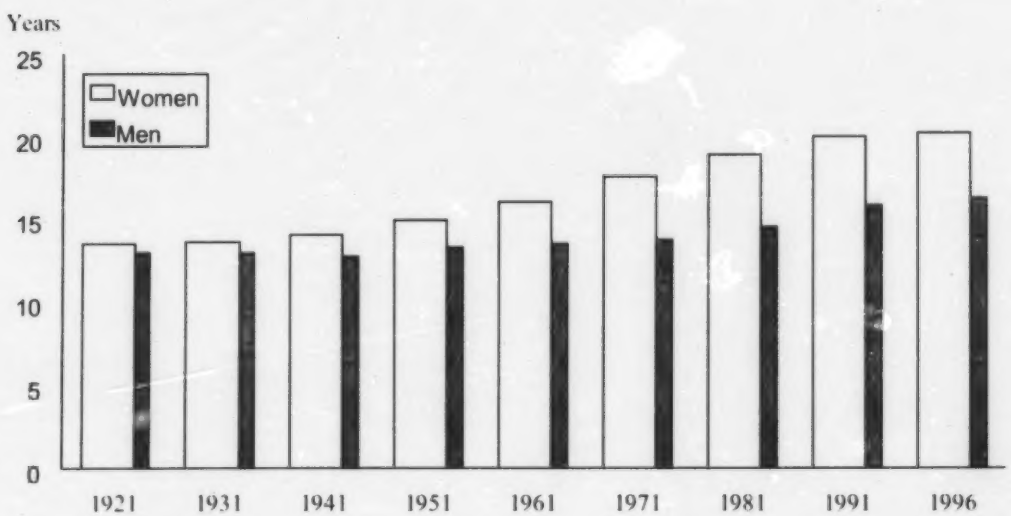
No. 38

Life expectancy longer for senior women

Senior women have a longer remaining life expectancy than senior men. A woman aged 65 in 1996, for instance, could expect to live, on average, another 20.2 years, almost four years longer than the figure for a man aged 65. This difference, largely reflects the fact that the remaining life expectancy of senior women increased by over five years between 1921 and 1981, compared with an increase of less than two years for senior men. In the 1991-1996 period, however, the average remaining life expectancy of a 65-year-old man rose slightly faster than that of his female counterpart.

It should also be noted, however, that while senior women live longer than senior men, not all of this time is free of disability. Indeed, a recent study suggested that only one of the four years that a 65-year-old woman is expected to live longer than a senior man is projected to be free of disability, while two are expected to involve severe disabilities.

Life expectancy of women and men at age 65, 1921-1996



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No. 39

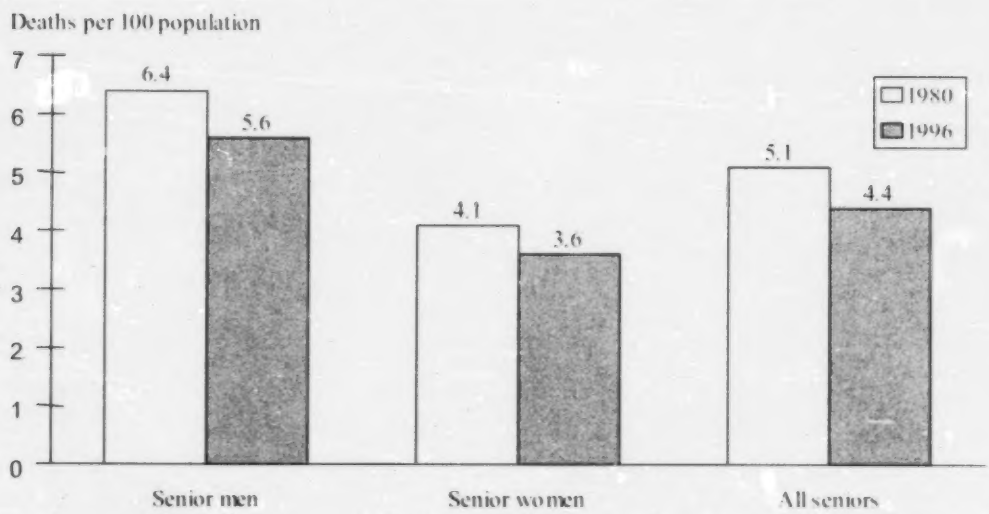
Death rates among seniors down

Gains in life expectancy among Canadian seniors reflect long-term declines in death rates among people in this age group. Between 1980 and 1996, the age-standardized death rate among seniors fell 12%, from just over 5 deaths per 100 seniors to 4.4.

As well, age-standardized death rates declined by almost the same amount among both senior men and women. Death rates, however, are still considerably higher among senior men than among women. In 1996, for example, there were 5.6 deaths for every 100 senior men, compared with just 3.6 per 100 senior women.

Death rates have also fallen among seniors in all age ranges, although declines have been greater among younger seniors than those in older age groups.

Age-standardized death rates among seniors, 1980 and 1996



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Canada

No. 40

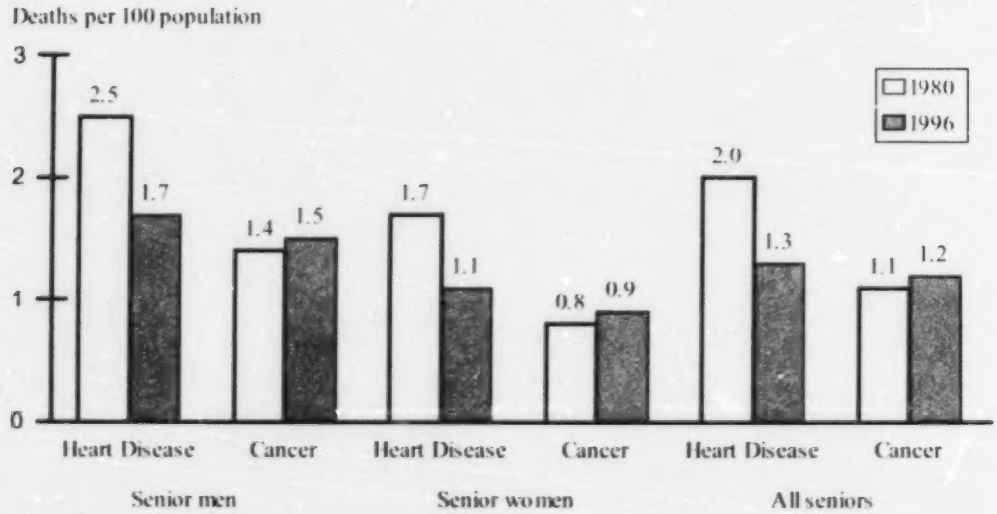
Heart disease and cancer main causes of death

Heart disease and cancer account for the majority of all deaths among Canadian seniors. In 1996, 30% of all senior deaths were attributed to heart disease, while 26% were from cancer. Another 11% were from respiratory diseases and 9% were from strokes, with the remaining 24% attributed to all other diseases and conditions.

However, there has been a substantial decline in the heart disease death rate among seniors, which was 34% lower in 1996 than in 1980. In contrast, the figure for cancer rose 9% in the same period.

Heart disease and cancer are also the leading causes of death of both senior men and women, although death rates from both are much higher among senior men than senior women. In fact, the age-standardized death rate due to heart disease among senior men in 1996 was 60% higher than that among senior women, while the figure for cancer deaths was 70% higher among senior men.

Death rates from heart disease and cancer, 1980 and 1996



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Canada

No. 41

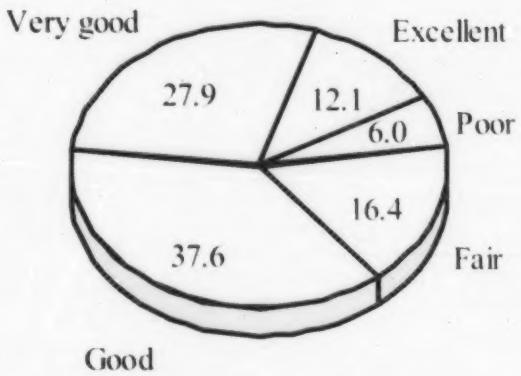
Most view health in positive terms

Most seniors living at home describe their general health in positive terms. In 1997, 78% said their health was either good (38%), very good (28%), or excellent (12%), while only 16% reported their health was fair and just 6% described it as poor.

Indeed, the large majority of seniors in all age groups consider themselves to be in good health. For example, in 1997, 71% of those aged 85 and over and 73% of those aged 75-84 described their health as either good, very good, or excellent, only slightly below the figure reported by those aged 65-74 (81%).

Still, those in older age groups are the most likely to describe their health as poor. That year, 11% of people aged 85 and over said their health was poor, while the figures were 7% among those aged 75-84 and 5% among 65-74-year-olds.

Percentage of seniors in 1996 describing their health as...



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Canada

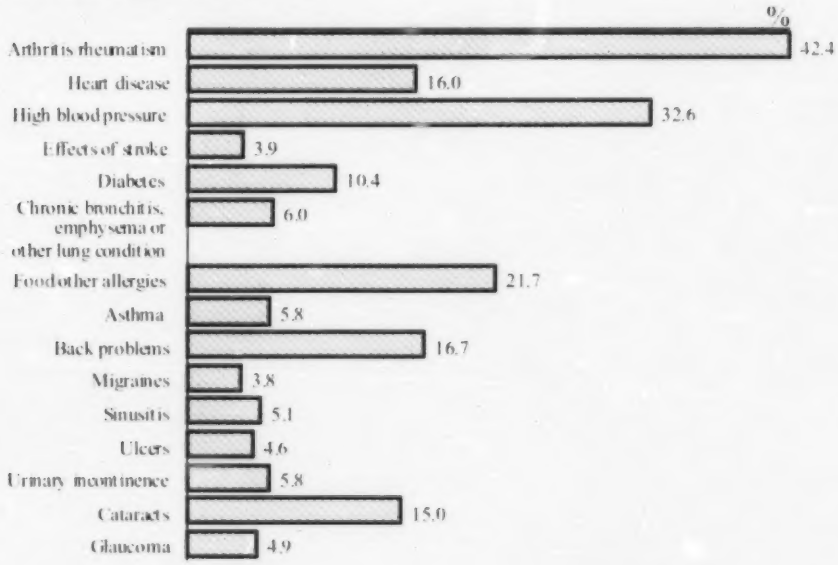
No. 42

Seniors with chronic health conditions

While most seniors report their overall health is relatively good, many seniors have a chronic health condition as diagnosed by a health professional. In 1997, 82% of all seniors living at home reported they had been diagnosed with at least one chronic health condition.

Arthritis and rheumatism are the most common chronic health problems reported by seniors. That year, 42% of seniors had one of these problems, while 33% had high blood pressure, 22% had food or other allergies, 17% had back problems, 16% had chronic heart problems, 15% had cataracts, and 10% had diabetes. At the same time, smaller percentages reported having chronic bronchitis or emphysema (6%), asthma (6%), urinary incontinence (6%), sinusitis (5%), ulcers (5%), glaucoma (5%), migraine headaches (4%), or the effects of a stroke (4%).

Percentage of seniors living at home who have selected chronic health conditions, 1997



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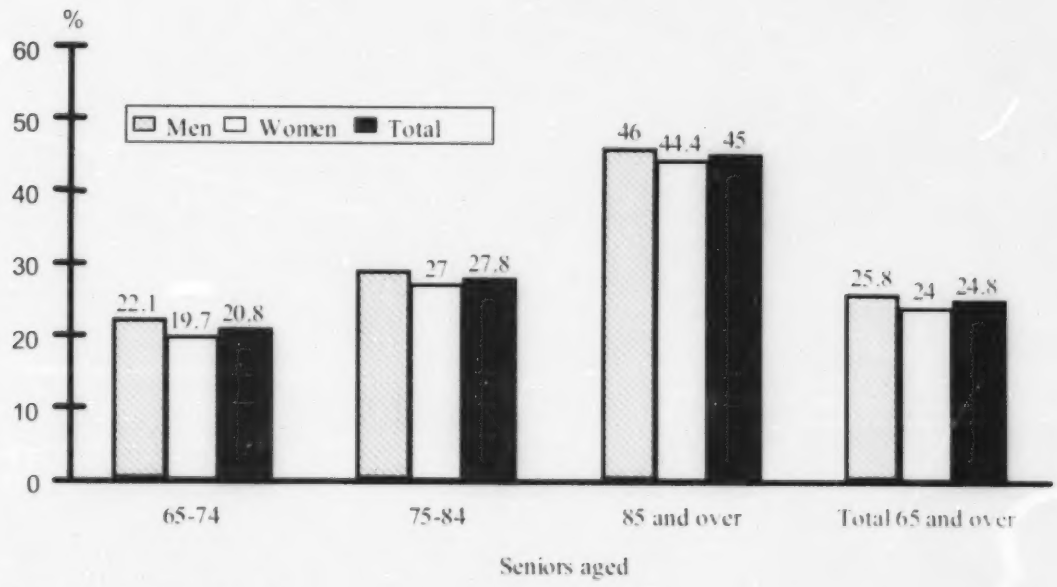
No. 43

Seniors with disabilities

One in four Canadian seniors has a long-term disability or handicap. In 1997, 25% of all people aged 65 and over living at home had such a condition, compared with 20% of people aged 55-64 and less than 10% of those between the ages of 25 and 54.

Not surprisingly, the proportion of seniors with a long-term disability rises sharply with age. In 1997, 45% of those aged 85 and over had a disability or handicap, versus 28% of those aged 75-84 and 21% of those aged 65-74. As well, at all ages, senior men and women are about as likely to report some level of disability. That year, for example, 46% of men 85 and over and 44% of their female counterparts had a disability.

Percentage of seniors with a long-term disability or handicap, 1997



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No. 44

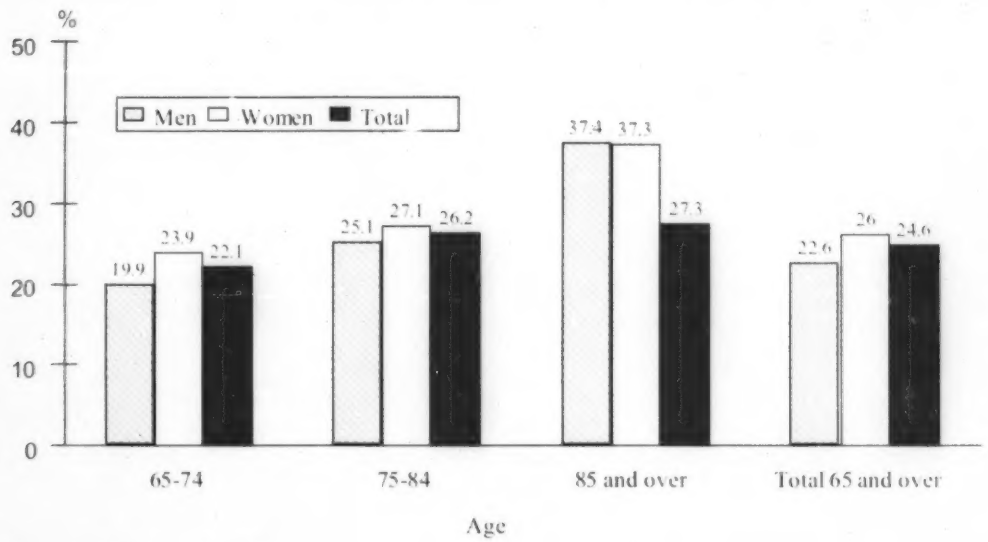
Seniors experiencing chronic pain

A substantial number of seniors also report they suffer from chronic pain or discomfort. In 1997, 25% of seniors living at home reported they experienced chronic pain or discomfort, compared with just over 21% of those aged 55-64 and only 12% of those between the ages of 25 and 54.

Older seniors are more likely than their younger counterparts to experience chronic pain or discomfort. In 1997, 37% of people aged 85 and over living at home suffered from chronic pain, compared with 26% of those aged 75-84 and 22% of those aged 65-74. As well, among seniors, women are somewhat more likely than men, 26% versus 23%, to suffer from chronic pain.

For many seniors, chronic pain prevents them from participating in certain activities. In 1997, 20% said that chronic pain or discomfort prevented them from engaging in at least some activities, with about a quarter of these seniors unable to participate in almost all activities.

Percentage of seniors experiencing chronic pain or discomfort, 1997



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No. 45

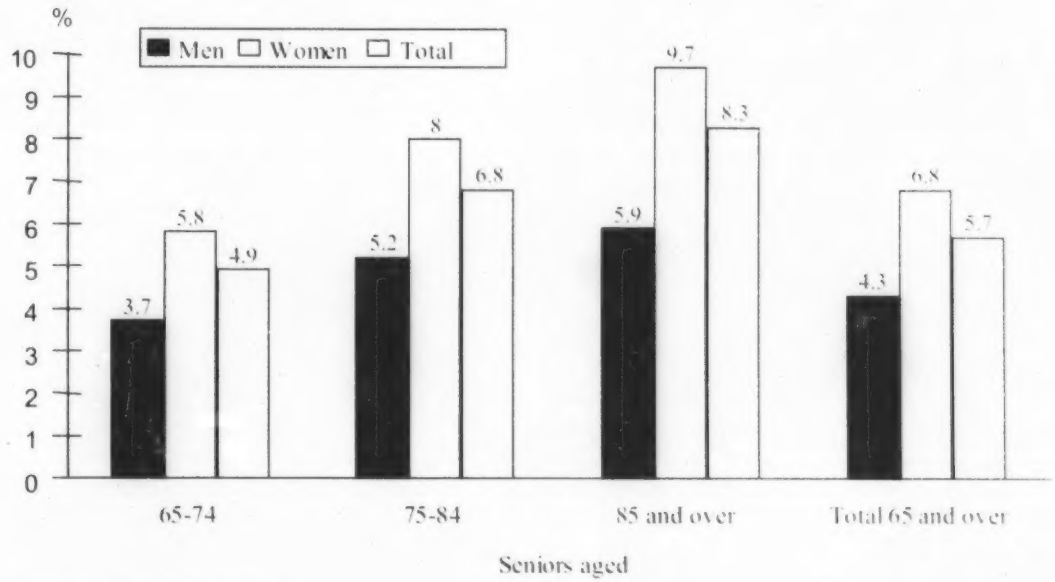
Seniors suffering injuries

Seniors are generally less likely than people in younger age groups to suffer injuries serious enough to limit normal activities. In 1997, 6% of all people aged 65 and over suffered such an injury, compared with 8% of 55-64-year-olds and 10% of those between the ages of 25 and 54.

Falls caused a substantial majority of the injuries suffered by seniors. Indeed, 65% of the just over 200,000 seniors injured in 1997 were hurt in falls.

Older seniors are slightly more likely than their younger counterparts to suffer injuries. In 1997, 8% of seniors aged 85 and over and 7% of those aged 75-84 suffered some kind of injury, compared with 5% of those aged 65-74. As well, among seniors, women are more likely than their male counterparts to suffer an injury. That year, 7% of senior women, versus 4% of senior men, were injured seriously enough to limit normal activities.

Percentage of seniors suffering an injury, 1997



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No. 46

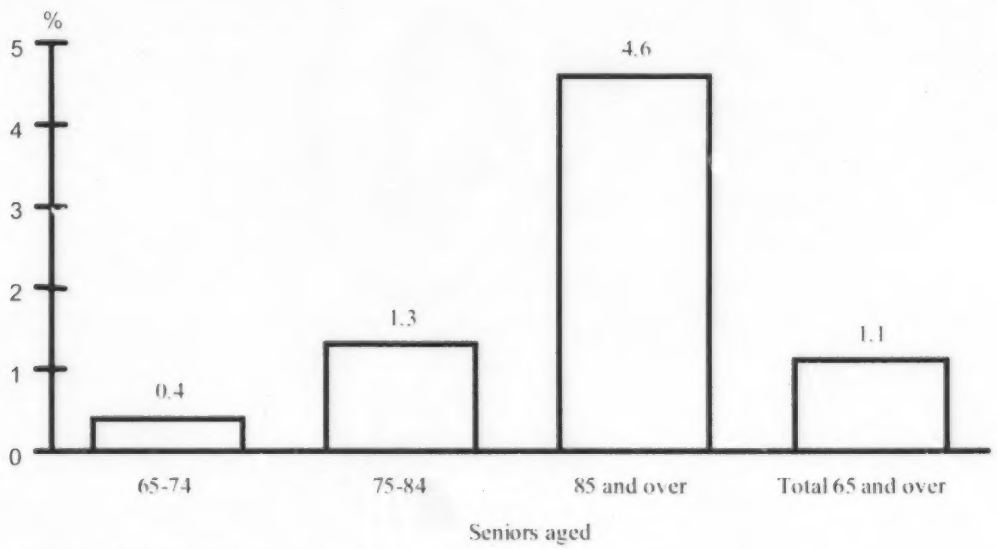
Seniors with Alzheimer's disease

A small proportion of seniors have Alzheimer's disease or other dementia. In 1995, 2% of all people aged 65 and over suffered from this condition; that year, an estimated 82,000 seniors had this disease.

Most seniors with Alzheimer's or other dementia live in a health-related institution. In 1995, 78% of all those aged 65 and over with this condition were in an institution. Indeed, that year, 35% of all seniors living in these institutions had Alzheimer's disease or other dementia.

At the same time, only a small percentage of seniors living in a private household had Alzheimer's disease. In 1996-7, just 1% had this condition. As well, most seniors living at home with Alzheimer's are in older age ranges. That year, 5% of all people aged 85 and over living at home had this condition, compared with 1% of those aged 75-84 and less than a half a per cent of those aged 65-74.

Percentage of seniors living at home with Alzheimer's disease or other dementia, 1995



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No. 47

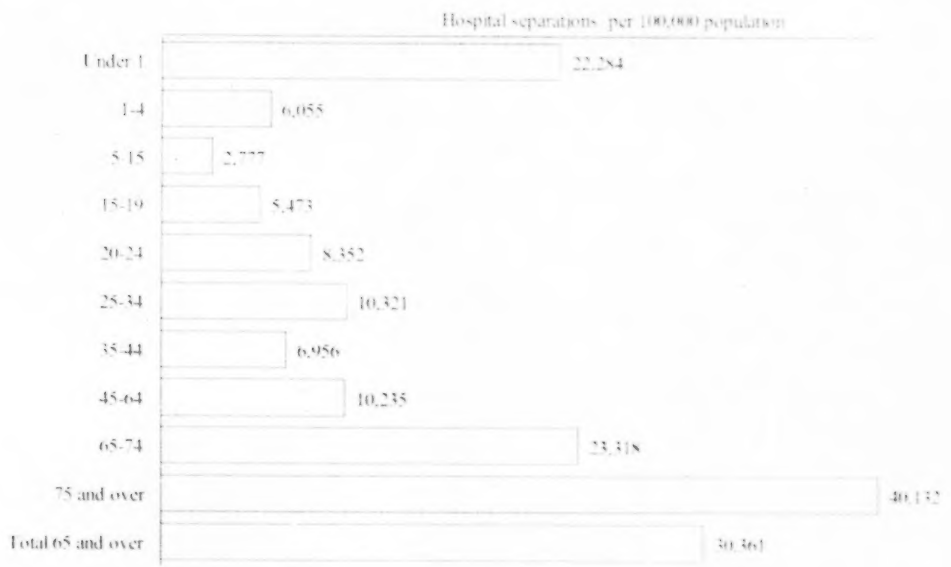
Hospitalization of seniors

Seniors are generally far more likely than those in younger age groups to be hospitalized. Seniors, for example, were three times more likely than those aged 45-64 to be hospitalized in 1997. Hospitalization rates also rise substantially among older seniors, with people aged 75 and over 70% more likely than those 65-74 to be hospitalized that year.

Seniors also tend to stay in hospital for considerably longer periods than younger people. In 1997, the average hospital visit of seniors lasted 17 days, compared with less than 10 days per visit among all age groups under age 65.

Again, older seniors stay in hospital for longer periods than their younger counterparts, with older senior women averaging the longest hospital stays. That year, women aged 75 and over stayed in hospital an average of 23 days per visit, compared with 17 days for their male counterparts.

Hospitalization rates, by age, 1997



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No. 48

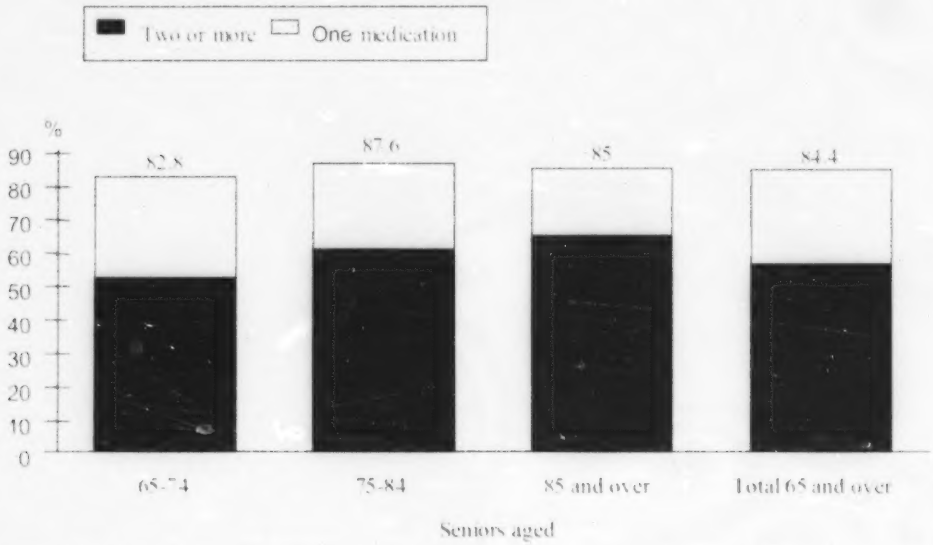
Seniors taking medication

The majority of seniors take some form of prescription or over-the-counter medication. In fact, in 1997, 84% of all seniors living at home took some form of medication in the two days prior to the survey, with 56% using two or more medications in this period.

Older seniors are generally more likely than their younger counterparts to take more than one medication. In 1997, 65% of those aged 85 and over and 61% of those aged 75-84, versus 52% of those aged 65-74, had taken more than one type of medication in the two days prior to the survey.

Pain relievers, used by 62% of all seniors in the month preceding the survey in 1997, were the medication most often taken by seniors, followed by medication for blood pressure (33%), other types of heart medication (19%), stomach remedies (11%), diuretics or water pills (11%), and cough or cold medication (10%).

Percentage of seniors taking prescription or over-the-counter medications in the two days prior to the survey, 1997



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No. 49

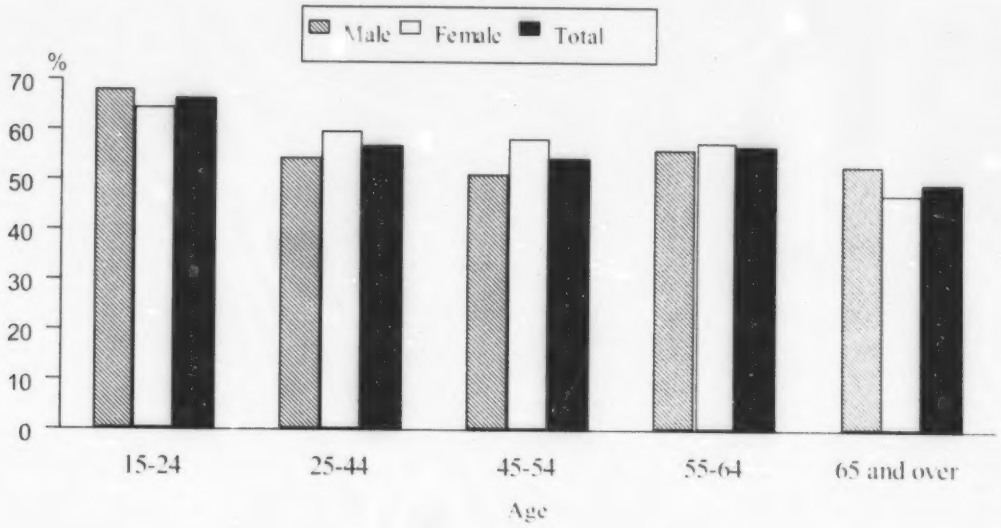
Many physically active

Approximately half of Canadian seniors are physically active on a regular basis. In 1997, 50% of all people aged 65 and over engaged in regular physical activity, while 12% occasionally took part in such activity.

In fact, seniors are only slightly less likely than people in younger age ranges to be physically active on a regular basis. In 1997, 50% of seniors participated in these types of activities on a regular basis, compared with around 55% of those between the ages of 25 and 64 and 66% of 15-24-year-olds.

Among seniors, men are slightly more likely than women to undertake physical activities on a regular basis. In 1997, 53% of senior men participated in regular physical activities, compared with 47% of senior women.

Percentage of physically active on a regular basis, 1997



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No. 50

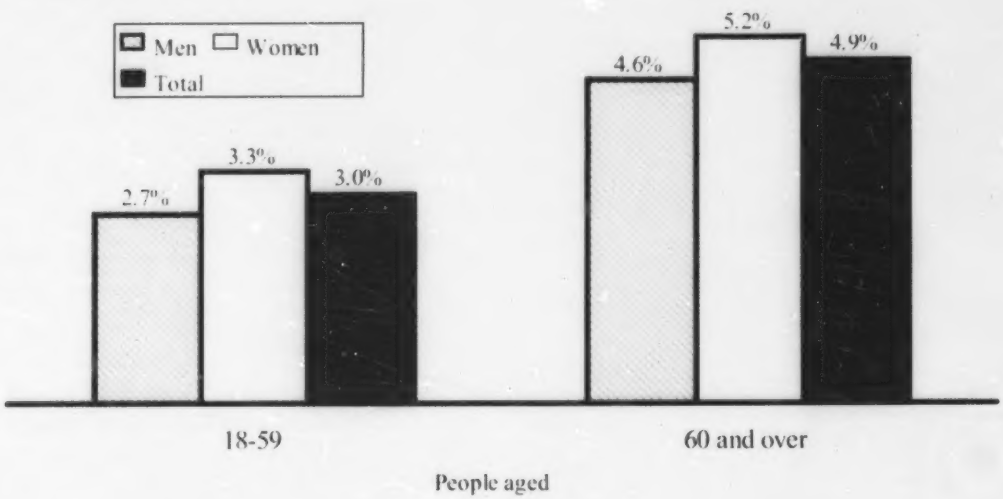
Watching television

Television viewing accounts for the largest share of the free time of older persons. In 1997, people aged 60 and over watched television an average of 4.9 hours per day, almost two hours more per day than the figure for those between the ages of 18 and 59.

Women in older age ranges generally watch more television than their male counterparts. In 1997, women aged 60 and over averaged 5.2 hours per day watching television, compared with 4.6 hours for men in this age range.

News and public affairs account for the largest share of the television-viewing time of older Canadians. In 1997, 44% of the viewing time of people aged 60 and over, more than 2 hours per day, was devoted to news and public affairs. In fact, people aged 60 and over were more than twice as likely to watch this type of programming as those between the ages of 18 and 59. Of the remaining television-viewing time of people aged 60 and over, 20% was spent watching dramas, 10% went to each of sports and variety and game shows, 6% was devoted to comedies, and 5% went to either documentaries or instructional television.

Average number of hours per day spent watching television. 1997



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No. 51

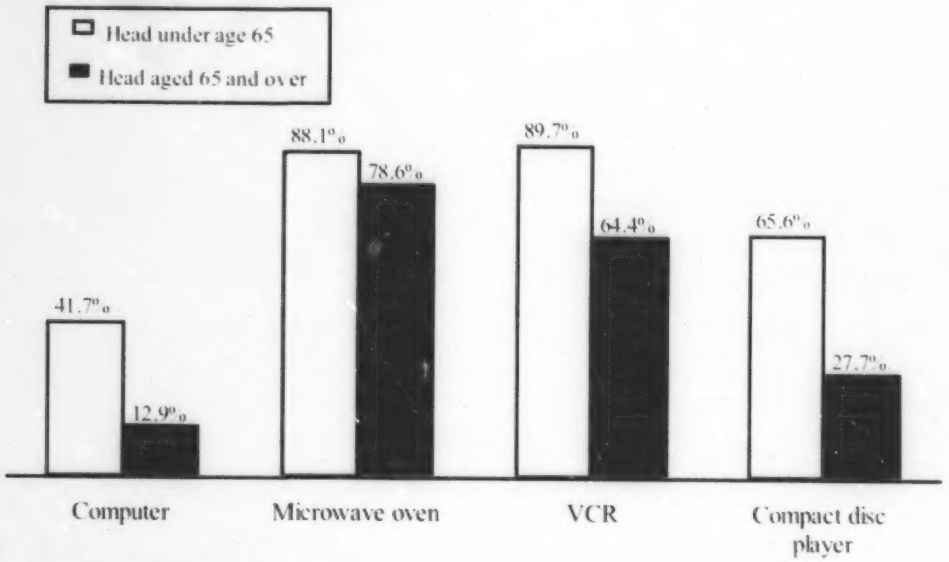
Adapting to new technologies

A growing number of seniors have computers in their homes. In 1997, 13% of households headed by someone aged 65 and over owned a computer, up from 5% in 1990. The proportion of senior households with a computer, though, is still well below that of households with head under age 65, 42% of which had a computer that year. As well, among senior households, families are generally more likely to have a computer than seniors who live alone: 18% versus 7%.

Seniors are also less likely than younger people to use computer communications services, such as the Internet. In 1997, only 4% of households headed by a senior had Internet service, compared with 15% of households with head under age 65. The proportion of senior households with an Internet connection that year, however, was double what it was just a year earlier.

At the same time, many seniors own other technologically innovative equipment such as microwave ovens, VCRs, and CD players. In 1997, 79% of senior households had a microwave oven and 64% had a VCR. Only 28%, though, had a CD player. Se

Percentage of households with selected technological equipment, 1997



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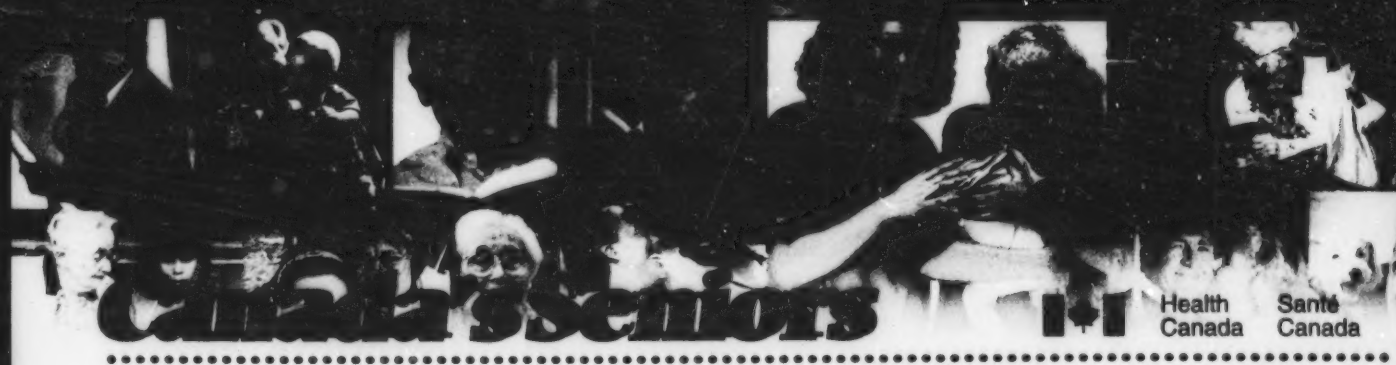


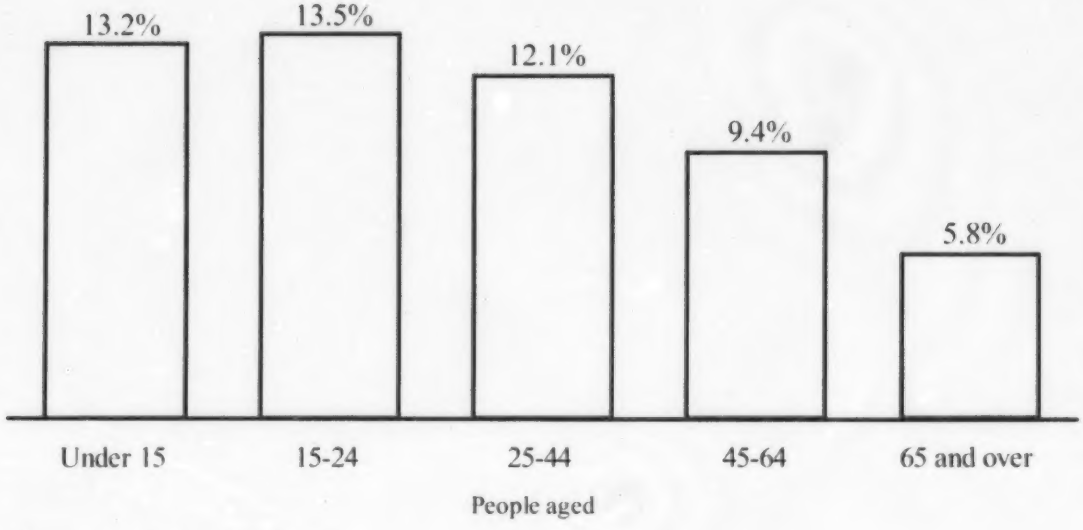
No. 52

Few visible minorities

A relatively small proportion of seniors in Canada are members of one of the various visible minority communities. In 1996, there were just under 200,000 seniors who were part of a visible minority group, 6% of the total population aged 65 and over. In contrast, 9% of those aged 45-64, 12% of those aged 25-44, and 14% of 15-24-year-olds were members of a visible minority group that year.

The largest number of visible minority seniors in Canada are Chinese. Indeed, in 1997, 40% of all senior members of a visible minority were Chinese, while 19% were South Asian, 13% were Black, 7% were Filipino, 6% were Arab or West Asian, 4% were Japanese. At the same time, smaller percentages were Southeast Asian, Latin American, or Korean.

Percentage of the population in a visible minority group, 1996



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